

## SEARCH REQUEST FORM

Scientific and Technical Information Center

(110)

Requester's Full Name: RICHARD W. HESS Examiner #: 77148 Date: 01/14/2000  
 Art Unit: 2764 Phone Number 308-6287 Serial Number: 09/247,222  
 Mail Box Location: \_\_\_\_\_ Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

\*\*\*\*\*

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: See attached PAM Print out

Inventors (please provide full names): See attached PAM print out

Earliest Priority Filing Date: 11/09/98 MAILED BY 01/18/2000

\*For Sequence Searches Only\* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

Please do a basic Prior art search and any publications by the inventor.

BASIC PATENT IDEAS: (Embodiments applied to getting a car loan)

- Credit applicant data is entered by car dealer
- Lender creates a model (ideal) applicant profile it is seeking.
- Filter software matches ideal applicant profiles with credit application.
- IF ideal profile and credit application data match then the applicant data is sent to lender
- IF Ideal profile does not match the credit application data THEN the applicant data is not sent to lender.

Copy of CLAIMS & ABSTRACT is ATTACHED FOR REFERENCE.

01-14-00 P01:03 IN

## STAFF USE ONLY

Searcher: <u>ELR</u>	Type of Search	Vendors and cost where applicable
Searcher Phone #: <u>308-7795</u>	NA Sequence (#) _____	STN _____
Searcher Location: <u>4830</u>	AA Sequence (#) _____	Dialog <u>\$ 799.48</u>
Date Searcher Picked Up: <u>1-19-00</u>	Structure (#) _____	Questel/Orbit _____
Date Completed: <u>1-19-00</u>	Bibliographic <input checked="" type="checkbox"/>	Dr.Link <input checked="" type="checkbox"/>
Searcher Prep & Review Time: <u>123</u>	Litigation _____	Lexis/Nexis _____
Clerical Prep Time: <u>194</u>	Fulltext _____	Sequence Systems <input checked="" type="checkbox"/>
Online Time: <u>2</u>	Patent Family _____	WWW/Internet <input checked="" type="checkbox"/>
	Other _____	Other (specify) _____

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*                                                                    *
*   Cover Sheet                                                       *
*                                                                    *
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\*\*\* Your Memo \*\*\*

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*                                                                    *
*   Prepared for: Examiner Hess                                       *
*                                                                    *
*   By           : Ginger Roberts                                     *
*                                                                    *
*   Date          : January 19, 2000                                 *
*                                                                    *
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Attached please for the results of your search for 09/247222. The search was conducted on Dialog which includes IEEE, Computer Databases, and Worldwide Patents.

The following additional products were also searched: DRLINK, Financial cluster of database products on Dialog.

Please let me know if you need any further information regarding the search or if you would like to enhance the search strategy in any way.

Thank you for using the Electronic Information Center.

Sincerely,

Ginger D. Roberts  
Technical Information Specialist  
308-7795

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?show files;ds

File 351:DERWENT WPI 1963-2000/UD=, UM=, & UP=200002

(c) 2000 Derwent Info Ltd

File 344:Chinese Patents ABS Apr 1985-2000/Jan

(c) 2000 European Patent Office

File 347:JAPIO OCT 1976-1999/SEP(UPDATED 991229)

(c) 1999 JPO & JAPIO

Set Items Description  
S1 3 AU="SINCLAIR D A"  
?t1/5/all

1/5/1 (Item 1 from file: 351)

DIALOG(R)File 351:DERWENT WPI

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012347666

WPI Acc No: 99-153773/199913

XRAM Acc No: C99-045500

XRPX Acc No: N99-110791

**Identifying agents that inhibit replication and accumulation of DNA circles - as potential agents for increasing the life span of animals**

Patent Assignee: MASSACHUSETTS INST TECHNOLOGY (MASI )

Inventor: GUARENTE L P; LOMBARD D B; **SINCLAIR D A**

Number of Countries: 020 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
WO 9906543	A1	19990211	WO 98US16081	A	19980803	C12N-015/10	199913 B

Priority Applications (No Type Date): US 9754629 A 19970804

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
WO 9906543	A1	E	77			

Designated States (National): CA JP

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE

Abstract (Basic): WO 9906543 A

Identification of agents (A) that inhibit replication and/or accumulation of DNA circles (DNAC) in a cell comprises (a) transforming yeast cells, deficient in a gene (I) encoding a protein (II) needed for growth, with a plasmid comprising an autonomously replicating sequence (ARS) and marker gene (MG) encoding (II); (b) identifying transformants that have (i) integrated the plasmid stably into the genome and (ii) have not integrated the plasmid; (c) incubating transformants with test compound; (d) comparing growth of type (i) and (ii) cells, with reduced growth in type (ii) cells indicating that the test compound is an (A). Also new are (1) similar methods for identifying (A) using transgenic animals or differentiated mammalian cells; (2) method for assessing ability of (A) to slow aging in mammals; (3) isolated mWRN protein (m, murine; WRN, the gene associated with Werner's syndrome) (III) or its active fragments or derivatives; (4) nucleic acid (IV) encoding (III); (5) DNA construct including (IV) and a regulatory sequence; (6) recombinant host cells containing this construct; (7) antibody (Ab) or its antigen-binding fragments, that binds selectively to (III); (8) DNA construct including an exon of the mWRN gene with a drug-resistance marker inserted; (9) knockout mice with suppressed expression of mWRN; (10) assay for compounds (B) that can extend life span; (11) (B) identified this way.

USE - (A) are used to slow aging and thus prolong life span. Fragments of (IV) are used as diagnostic probes and primers, and fragments of (III) to raise Ab (for inhibiting activity of (III) or for determining it in tissues). The knockout mice are used in assay (10).

The method is based on the observation that in yeast cells, accumulation of ribosomal DNAC is responsible for age-related enlargement and fragmentation of the nucleolus. A mutation in the yeast WRN homologue causes premature aging, suggesting a common aging mechanism in all eukaryotes.

Dwg.0/4

Title Terms: IDENTIFY; AGENT; INHIBIT; REPLICIA; ACCUMULATE; DNA; CIRCLE; POTENTIAL; AGENT; INCREASE; LIFE; SPAN; ANIMAL  
Derwent Class: B03; B04; D16; P14  
International Patent Class (Main): C12N-015/10  
International Patent Class (Additional): A01K-067/027; C07K-014/47; C12N-015/81; C12Q-001/02; C12Q-001/68  
File Segment: CPI; EngPI

1/5/2 (Item 2 from file: 351)

DIALOG(R) File 351:DERWENT WPI

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008173755 \*\*Image available\*\*

WPI Acc No: 90-060756/199009

XRPX Acc No: N90-046660

**Display system for representing data values arrays - includes ranging logic for determining each data value display field area, comparing value with range and updating range**

Patent Assignee: IBM CORP (IBM)

Inventor: SINCLAIR D A

Number of Countries: 004 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
EP 356053	A	19900228	EP 89307978	A	19890804		199009 B
GB 2222285	A	19900228	GB 8820013	A	19880823		199009
US 5079720	A	19920107	US 89310808	A	19890214		199205

Priority Applications (No Type Date): GB 8820013 A 19880823

Cited Patents: A3...9030; DE 2659336; No-SR.Pub; US 3576948

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
EP 356053	A	E	11			

Designated States (Regional): DE FR GB

Abstract (Basic): EP 356053 A

The system includes a range storage for each of a number of display areas within the display field. A ranging logic determines for each value of the data array, the area of the display field within which that value should be displayed, for comparing that value to the range defined by the range storage for the area in question and for updating the range defined by the range storage to include that value if it lies outside the range previously defined by the range storage.

A plotting logic serves for plotting, within each area of the display field, a line joining display screen positions defined by the range in the range storage for that area. The range storage comprises a maximum and a minimum register.

USE/ADVANTAGE - E.g. for displaying speech waveforms. Provides for pre-processing of data values in data array to reduce number of plots made in display field.

2/6

Title Terms: DISPLAY; SYSTEM; REPRESENT; DATA; VALUE; ARRAY; RANGING; LOGIC ; DETERMINE; DATA; DISPLAY; FIELD; AREA; COMPARE; VALUE; RANGE; UPDATE; RANGE; VALUE

Index Terms/Additional Words: SPEECH

Derwent Class: P85; T04; W04



International Patent Class (Additional): G06F-015/62; G09G-001/00;  
G09G-003/00  
File Segment: EPI; EngPI

1/5/3 (Item 3 from file: 351)  
DIALOG(R) File 351: DERWENT WPI  
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003103229

WPI Acc No: 81-L3278D/198144

**Dark field viewing appts. - has small acoustically absorbent stop for  
eliminating directly-transmitted radiation**

Patent Assignee: NAT RES DEV CORP (NATR )

Inventor: SINCLAIR D A ; SMITH I R

Number of Countries: 002 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
GB 2074318	A	19811028	GB 819268	A	19810324		198144 B
US 4367648	A	19830111					198305
GB 2074318	B	19850116					198503

Priority Applications (No Type Date): GB 819268 A 19810324; GB 809980 A  
19800325

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
GB 2074318	A		10			

Abstract (Basic): GB 2074318 A

The dark field viewing appts. comprises either (a) a source of coherent plane wave radiation and focused coherent receiving device, or (b) a source of focused coherent radiation and a coherent receiver of plane wave radiation, the source and receiver being axially aligned in both cases. An elimination device is provided to eliminate any radiation which in the region of the focus would travel parallel to the axis of the appts.

The appts. may be a transmission or a reflection scanning acoustic microscope or an optical holographic recording system, and the elimination device may be a small acoustically-absorbent stop. In the holographic recording system a laser illuminates a beam splitter with a coherent beam of plane wave light. The directly transmitted part of the split beam illuminates an object, and light transmitted by the object passes through a first convex lens, which is focused on the object, and through a second convex lens, to a photographic plate in the image plane of the second lens. The deviated part of the split beam is reflected by a plane mirror onto the plate and acts as a holographic reference beam.

Title Terms: DARK; FIELD; VIEW; APPARATUS; ACOUSTIC; ABSORB; STOP;  
ELIMINATE; TRANSMIT; RADIATE

Derwent Class: P84; S03

International Patent Class (Additional): G01N-029/00; G03H-001/04

File Segment: EPI; EngPI

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?show files;ds

File 348:European Patents 1978-1999/Dec W52

(c) 2000 European Patent Office

Set	Items	Description
S1	2	AU="SINCLAIR DAVID":AU="SINCLAIR DAVID ADAM"

?t1/6/all

1/6/1

00398814

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Optical assemblies.**

**Optische Modulaufbauten.**

**Assemblages optiques.**

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	474
SPEC A	(English)	EPABF1	2060
Total word count - document A			2534
Total word count - document B			0
Total word count - documents A + B			2534

1/6/2

00368138

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Display system.**

**Bildanzeigesystem.**

**Systeme de visualisation.**

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	548
SPEC A	(English)	EPABF1	4147
Total word count - document A			4695
Total word count - document B			0
Total word count - documents A + B			4695

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?show files;ds

File 108:AEROSPACE DATABASE 1962-1999/DEC  
 (c) 2000 AIAA

File 8:Ei Compendex(R) 1970-2000/Dec W4  
 (c) 2000 Engineering Info. Inc.

File 77:CONFERENCE PAPERS INDEX 1973-2000/JAN  
 (c) 2000 CAMBRIDGE SCI ABS

File 238:ABS. IN NEW TECH & ENG. 1981-2000/DEC  
 (c) 2000 REED-ELSEVIER (UK) LTD.

File 35:DISSERTATION ABSTRACTS ONLINE 1861-1999/DEC  
 (c) 2000 UMI

File 103:ENERGY SCITEC 1974-2000/DEC B2  
 (c) 2000 CONTAINS COPYRIGHTED MATERIAL

File 111:TGG Natl.Newspaper Index(SM) 1979-2000/Jan 19  
 (c) 2000 The Gale Group

File 202:Information Science Abs. 1966-1999/Aug  
 (c) Information Today, Inc

File 65:Inside Conferences 1993-1999/Jun W3  
 (c) 1999 BLDSC all rts. reserv.

File 2:INSPEC 1969-2000/Dec W2  
 (c) 2000 Institution of Electrical Engineers

File 14:MECHANICAL ENGINEERING ABS 1973-2000/JAN  
 (c) 1999 CAMBRIDGE SCI ABS

File 94:JICST-EPlus 1985-2000/Oct W1  
 (c)2000 Japan Science and Tech Corp(JST)

File 438:Library Literature 1984-2000/Dec  
 (c) 2000 The HW Wilson Co

File 61:LISA(LIBRARY&INFOSCI) 1969-2000/DEC  
 (c) 2000 REED REFERENCE PUBLISHING

File 233:MICROCOMPUTER ABSTRACTS 1981-2000/JAN  
 (c) 2000 INFORMATION TODAY INCL.

File 6:NTIS 64-2000/Feb W1  
 Comp&distr 1998 NTIS, Intl Copyright All Righ

File 144:PASCAL 1973-2000/DEC  
 (c) 2000 INIST/CNRS

File 64:Global Mobility Database (R) 1965-1999/Aug  
 (c) 1999 SAE Inc.

File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
 (c) 1998 Inst for Sci Info

File 34:SciSearch(R) Cited Ref Sci 1990-2000/Jan W2  
 (c) 2000 Inst for Sci Info

File 62:SPIN(R) 1975-2000/Dec W1  
 (c) 2000 American Institute of Physics

File 99:Wilson Appl. Sci & Tech Abs 1983-2000/Dec  
 (c) 2000 The HW Wilson Co.

Set	Items	Description
S1	4	AU="SINCLAIR, DAVID A.":AU="SINCLAIR, DAVID ANDREW"
S2	4	RD (unique items)
S3	64	AU="SINCLAIR DA":AU="SINCLAIR DAVID"
S4	63	RD (unique items)
?		

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?show files;ds

File 15:ABI/INFORM(R) 1971-2000/Jan 19  
 (c) 2000 Bell & Howell

File 9:Business & Industry(R) Jul/1994-2000/Jan 19  
 (c) 2000 Resp. DB Svcs.

File 13:BAMP 2000/Jan W2  
 (c) 2000 Resp. DB Svcs.

File 623:Business Week 1985-2000/Jan W1  
 (c) 2000 The McGraw-Hill Companies Inc

File 810:Business Wire 1986-1999/Feb 28  
 (c) 1999 Business Wire

File 610:Business Wire 1999-2000/Jan 19  
 (c) 2000 Business Wire.

File 647:CMP Computer Fulltext 1988-2000/Jan W2  
 (c) 2000 CMP

File 275:Gale Group Computer DB(TM) 1983-2000/Jan 19  
 (c) 2000 The Gale Group

File 674:COMPUTER NEWS FULLTEXT 1989-1999/DEC W2  
 (c) 1999 IDG COMMUNICATIONS

File 98:General Sci Abs/Full-Text 1984-1999/Oct  
 (c) 1999 The HW Wilson Co.

File 47:Gale Group Magazine DB(TM) 1959-2000/Jan 19  
 (c) 2000 The Gale group

File 75:TGG Management Contents(R) 86-2000/Jan W2  
 (c) 2000 The Gale Group

File 239:Mathsci(R) 1940-2000/Feb  
 (c) 2000 American Mathematical Society

File 624:McGraw-Hill Publications 1985-2000/Jan 19  
 (c) 2000 McGraw-Hill Co. Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2000/Jan 19  
 (c) 2000 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2000/Jan 19  
 (c) 2000 The Gale Group

File 211:Gale Group Newsearch(TM) 1997-2000/Jan 17  
 (c) 2000 The Gale Group

File 484:Periodical Abstracts Plustext 1986-1999/Nov W3  
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File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc

File 613:PR Newswire 1999-2000/Jan 19  
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File 16:Gale Group PROMT(R) 1990-2000/Jan 19  
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File 160:Gale Group PROMT(R) 1972-1989  
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File 141:Readers Guide 1983-1999/Jul  
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File 148:Gale Group Trade & Industry DB 1976-2000/Jan 19  
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File 553:Wilson Bus. Abs. FullText 1982-1999/Sep  
 (c) 1999 The HW Wilson Co

File 278:Microcomputer Software Guide 1999/Dec  
 (c) 1999 Reed Elsevier Inc.

File 256:SOFTBASE:REVIEWS,COMPANIES&PRODS. 85-1999/DEC  
 (c)1999 INFO.SOURCES INC

Set	Items	Description
S1	36	AU="SINCLAIR, DAVID A":AU="SINCLAIR, DAVID,"

1 January 19, 2000 14:30

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S2            30    RD (unique items)

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?show files;ds

File 485:Accounting and Tax Database 1971-1999/Nov W2  
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File 625:American Banker Publications 1981-2000/Jan 19  
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(c) 2000 AMERICAN ECONOMIC ASSOCIATION

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(c) 2000 The New York Times

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(c) 2000 Newspaper Publ. PLC

File 169:Insurance Periodicals 1984-1999/Nov 15  
(c) 1999 NILS Publishing Co.

File 637:Journal of Commerce 1986-2000/Jan 18  
(c) 2000 Journal of Commerce Inc

File 608:KR/T Bus.News. 1992-2000/Jan 19  
(c)2000 Knight Ridder/Tribune Bus News

File 649:Gale Group Newswire ASAP(TM) 2000/Jan 19  
(c) 2000 The Gale Group

File 474:New York Times Abs 1969-2000/Jan 18  
(c) 2000 The New York Times

File 49:PAIS INT. 1976-1999/NOV  
(c) 2000 PUBLIC AFFAIRS INFORMATION SERVICE

File 710:Times/Sun.Times(London) Jun 1988-1999/Dec 30  
(c) 2000 Times Newspapers

Set	Items	Description
S1	3174167	APPLICATION? ? OR APPLICANT? ? OR CONSUMER? ? OR SHOPPER? ? OR CUSTOMER? ? OR BORROWER? ?
S2	3403502	LENDER? ? OR BANK? ? OR CREDIT()UNION? ? OR FINANCIAL()INS- TITUTION? ? OR LOAN()SHARKS OR CREDITOR? ? OR LENDING()INSTI- TUTION? ? OR LENDING()AGENC?
S3	3713138	MATCH? OR PROFIL? OR COMPAR? OR MODEL? OR PATTERN?
S4	1454337	CONDITIONAL OR IF(5N)THEN(5N)ELSE OR CASE OR FUZZY OR NEUR- AL()NETWORK? OR EXPERT()SYSTEM? ? OR RULE()BASED OR KNOWLEDGE- BASE? OR DSS OR DECISION()SUPPORT
S5	1154543	CREDIT()SCOR? OR RISK? ?
S6	3633630	NETWORK? OR INTERNET OR TELECOMMUNICATION? OR LAN OR INTRA- NET OR EXTRANET OR EDI OR ELECTRONIC()DATA()INTERCHANG?
S7	7078	S1(6N)S2(6N)S3
S8	446	S6(20N)S7
S9	63	S4(6N)S7

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S10 241 S6(6N)S7  
 S11 58 RD S9 (unique items)  
 S12 233 RD S10 (unique items)  
 S13 42 S11 NOT S12  
 S14 2389115 S6/DE,DD,IT,TT  
 S15 560 S7(6N)(SOFTWARE OR COMPUTER? OR AUTOMAT? OR ONLINE OR INFO-  
 RMATION()SYSTEM? ? OR DSS)  
 S16 1226 S7 AND S14  
 S17 531 RD S15 (unique items)  
 S18 55 CREDITCONNECTION  
 S19 131 CREDITREVUE  
 S20 153 S18:S19  
 S21 133 RD (unique items)  
 S22 7509 (CRITERIA? OR CRITERION OR ATTRIBUTE? ? OR PARAMETER? ?) (4-  
 N)S3  
 S23 1 S19 AND S22  
 S24 22 (S7 OR S22) (20N) (CLIENT?(6N)SERVER?)  
 S25 22 RD (unique items)  
 S26 83 S6(10N)S22  
 S27 80 RD (unique items)  
 S28 6184 LOAN()ORIGIN?/DE  
 S29 1869 LOAN()APPROVAL/DE  
 S30 8888 CREDIT()MANAGEMENT/DE  
 S31 13977 (CREDIT OR LOAN) (2N)PROCESSING  
 S32 597 (S7 OR S22) AND (S28:S31)  
 S33 501 (S4 OR S6 OR SOFTWARE OR COMPUTER? OR AUTOMAT? OR ONLINE OR  
 INFORMATION()SYSTEM? ?) AND S32  
 S34 4 S21 AND S33  
 S35 1984 (S7 OR S22) (20N) (S4 OR S6 OR SOFTWARE OR COMPUTER? OR AUTO-  
 MAT? OR ONLINE OR INFORMATION()SYSTEM? ?)  
 S36 167 S32 AND S35  
 S37 158 RD (unique items)  
 S38 4 S37 AND S21

CONCLUSION

Computer technology affects the usefulness...

37/3,K/3 (Item 3 from file: 485)  
DIALOG(R)File 485:Accounting and Tax Database  
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00595734

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

**The bidding wars: Mortgage exchanges force commoditization**  
Reinbach, Andrew  
Bank Systems & Technology v33 n11 PP: 32-34 Nov 1996  
ISSN: 1045-9472 JRNL CODE: BSE  
WORD COUNT: 1743 LINE COUNT: 158

Accounting and Tax Database\_1971-1999/Nov W2  
TEXT: Headnote:

Virtual mortgage exchanges are Web sites, complete with loan approvals, where **borrowers** & **lenders** pair off. In reality, though, these **online** forums will foster a new competitive **model**, where **banks** must compete electronically for **consumers** ' business.

II revolutions mean changing the balance of power, and the revolution now sweeping the...  
...DESCRIPTORS: **Loan approval** procedures

37/3,K/4 (Item 4 from file: 485)  
DIALOG(R)File 485:Accounting and Tax Database  
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00530986

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

**Automating small-business lending: The route to profitability**  
Jennings, Clyde T  
Commercial Lending Review v10 n3 PP: 83-91 Summer 1995  
ISSN: 0886-8204 JRNL CODE: CLV  
WORD COUNT: 3327 LINE COUNT: 302

Accounting and Tax Database\_1971-1999/Nov W2

...ABSTRACT: the credit process, including payment postings, renewing loans, booking new loans and credit analysis. The **bank** 's **application** process, unautomated and labor intensive, was a **model** for low tech. Barnett **Banks** began planning by defining the value chain, then notating the systems that support each link...

...TEXT: the reverse of the former Barnett business model for commercial loan origination. Like most other **banks**, Barnett had never invested in **automatic** this low-volume area. Instead, the **bank** 's **application** process was a **model** for low tech. Unautomated and labor-intensive, the process raised the cost of doing business...to drive down costs and speed turnaround time. The time-consuming tasks associated with application **processing** and review-- **credit** report requests, letter and form production, analysis, and underwriting--are all amenable to automation. Barnett found a vendor with experience in **credit** application **processing** for small business and chose a client server-based application processing system.

The system is...



...Installing the system provides an opportunity to reengineer the business processes that surround small-business **credit processing**. It facilitates, for example, a more structured approach to matching underwriting requirements to specifics of...

... electronically transmits them to the banks for remote printing and closing with the customer. Now **loan processing** fees are retained by Barnett, rather than passed through to a closing attorney. With current...

37/3,K/5 (Item 5 from file: 485)  
DIALOG(R)File 485:Accounting and Tax Database  
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00528114

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

**CUNA joins electronic services processing fray**

Anonymous

Bank Network News v14 n4 PP: 3, 8 Jul 12, 1995

JRNL CODE: ABNN

WORD COUNT: 922 LINE COUNT: 84

Accounting and Tax Database\_1971-1999/Nov W2

...TEXT: their processing needs, CSG Card Services believes it has an edge because of its existing **processing** arrangements with **credit** unions. CSG Card Services processes credit card transactions for approximately 2,500 credit unions and...

... with CSG Card Services. "Our organization is set up to handle smaller card bases when **compared** to **banks**, and our **customer** service centers are staffed to support **credit unions** only."

Third-party processors and shared regional **networks** often price their services to favor large financial institutions, she adds. Such pricing often reflects...

...DESCRIPTORS: **Credit card processing** ;

37/3,K/6 (Item 6 from file: 485)  
DIALOG(R)File 485:Accounting and Tax Database  
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00493635

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

**Small-business lending: Leverage technology for profit**

Asch, Latimer

Bank Management v70 n6 PP: 84 Nov/Dec 1994

ISSN: 1049-1775 JRNL CODE: BAD

WORD COUNT: 791 LINE COUNT: 72

Accounting and Tax Database\_1971-1999/Nov W2

...TEXT: small-business scoring service that Fair, Isaac has developed with Robert Morris Associates. This automated **credit** -application **processing** system will offer a statistically based, pooled-data scorecard for small-business lending--the first...

... developed by other companies, will give bankers additional credit-scoring tools to use to evaluate **applicants** quickly and fairly.

Such scorecards will guide underwriting decisions by letting **banks** **compare** **applicant** information with the database. Fair, Isaac's system, for example, will allow **banks** to evaluate applications for up to \$250,000

for businesses with annual sales up to \$5 million. The **software automates** clear-cut "accepts" and "declines" and sends applicants in the gray area to an underwriter...

37/3,K/7 (Item 7 from file: 485)  
DIALOG(R)File 485:Accounting and Tax Database  
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00465458

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

**What should loan pricing software do for you?**

Altenbernd, Mark

Commercial Lending Review v9 n2 PP: 80-84 Spring 1994

ISSN: 0886-8204 JRNL CODE: CLV

WORD COUNT: 1648 LINE COUNT: 150

Accounting and Tax Database\_1971-1999/Nov W2

...TEXT: to work effectively but discreetly where it would be inappropriate or impractical to use a **computer** , for example, in the **customer** 's office.

PRICING MUST REFLECT ALL COSTS TO THE **BANK**

The **model** should include all the variables that affect price and, thus, profitability. After all, even components...

...DESCRIPTORS: **Loan approval** procedures

37/3,K/8 (Item 8 from file: 485)  
DIALOG(R)File 485:Accounting and Tax Database  
(c) 1999 Bell & Howell. All rts. reserv.

00414023

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

**Risk-rating systems bring consistency to commercial lending**

Laudeman, Mark

Commercial Lending Review v8 n3 PP: 28-39 Summer 1993

ISSN: 0886-8204 JRNL CODE: CLV

WORD COUNT: 3282 LINE COUNT: 298

Accounting and Tax Database\_1971-1999/Nov W2

...TEXT: opportunity. The profit potential in banking the small business is a function of the efficient **processing** of **loan** applications and of basing decisions on a thorough analysis of each loan applicant.

\* Credit policies...

... and skepticism. This article will discuss the nature of risk-rating tools and describe how **banks** today use some common rating models, including statistical default **models** , score-sheet **models** , and knowledge-based systems.

RISK SCORING BEGAN IN **CONSUMER** LENDING

The earliest risk-scoring **model** can be traced to **consumer** lending in the late 1950s. The offspring of this early **model** , the **consumer** credit scorecard, is the most common **decision support** system in lending today. Derived from statistical studies that correlate application and credit report data...This is because financial risk assessments are more objective and not as subject to a **lender** 's favorable, and perhaps biased, opinions about a borrowing **customer** .

Risk-assessment **models** differ from risk-scoring systems in that they can apply many more rules, they can...

37/3,K/9 (Item 9 from file: 485)  
DIALOG(R)File 485:Accounting and Tax Database  
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00374714

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

**Better Mousetrap: Re-engineered Positive Payment Offers Device for Catching Disbursement Pests**

Reardon, Lowell E.; Gailey, Ward H.  
Corporate Cashflow v13 n11 PP: 36-42 Oct 1992  
ISSN: 1040-0311 JRNL CODE: CFL  
WORD COUNT: 2065 LINE COUNT: 188

Accounting and Tax Database\_1971-1999/Nov W2  
...TEXT: from the MICR line of the check.

Note that the serial number is the primary **matching criterion** , since it is the single unique piece of information common to both the check and...

... vendors, data to support cash forecasting of short-term vendor payments becomes available.

In this **case** , matched paid detail generated by the redesigned positive payment process is transmitted daily by the **bank** to its **customer** and then processed by the company to develop a vendor aging **profile** . As each subsequent payables check issue file is then passed by this profile by the ...

DESCRIPTORS: **Credit management ;**

37/3,K/10 (Item 10 from file: 485)  
DIALOG(R)File 485:Accounting and Tax Database  
(c) 1999 Bell & Howell. All rts. reserv.

00306909

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

**Lending Systems: Know the Score**

Palmieri, Mario  
Bankers Monthly v108 n2 PP: 30-31 Feb 1991  
ISSN: 0005-5476 JRNL CODE: BKM  
WORD COUNT: 1197 LINE COUNT: 109

Accounting and Tax Database\_1971-1999/Nov W2

ABSTRACT: In identifying the potential for bankruptcy in a **borrower** , **banks** have frequently used **computer models** for credit scoring. Recently, **automated** scoring **models** have been developed to predict personal bankruptcy specifically. The 3 national credit bureaus - Equifax Inc...

...TEXT: subjectivity, or forgetfulness comes into play.

For bankers shopping around for an automated system for **credit processing** , DiGiammarino offers these tips: First, talk to bankers who have installed something similar to what...

...DESCRIPTORS: **Loan approval** procedures...

...Credit management ;

37/3,K/11 (Item 11 from file: 485)  
DIALOG(R)File 485:Accounting and Tax Database  
(c) 1999 Bell & Howell. All rts. reserv.

00172741

**The Business of Finance**

Matthews, James

Credit Management PP: 24-28 May 1985

ISSN: 0265-2099 JRNL CODE: CRM

Accounting and Tax Database\_1971-1999/Nov W2

...ABSTRACT: are directed to them by associated banks. Although giant finance houses may have a nationwide **network** of 50-100 branches, they maintain a lower public **profile** than the **banks**, and most of their **consumer** lending is done through an intermediary. Finance houses have an enormous variety of arrangements with...

...DESCRIPTORS: **Credit management** ;

37/3,K/12 (Item 1 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2000 American Banker. All rts. reserv.

0241546

**Well-Timed Acquisition Helps Fiserv Build Market Share in Software**

American Banker - September 10, 1999; Pg. 10; Vol. 164, No. 174

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1,931

BYLINE:

By MARC HOCHSTEIN

TEXT:

...Aside from the Orlando company's data-processing experience, Fiserv was attracted by EasyLender, a **loan origination** system that could complement

Unifi, said Michael Jackman, senior vice president of Fiserv Orlando.

EasyLender...

...a name for itself in the world of multilender Web sites, which act essentially as **online** brokers, taking **applications** from

**borrowers** and **matching** them up with **lenders** who want to make the loans. The

Fiserv unit has licensed its technology to operators...

37/3,K/13 (Item 2 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2000 American Banker. All rts. reserv.

0240531

**\* Danger Seen for Quicken In Pact with Mortgage.com**

American Banker - August 6, 1999; Pg. 8; Vol. 164, No. 150

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 505

BYLINE:

By HALA HABAL

or  
scoring systems, that **banks** and others use to screen credit **applicants**  
and  
monitor account activity. The business has exploded along with the recent  
growth in credit...

...6 million came from financial applications.  
Last year, American took over the Bankserv line of **credit management**  
software from Anacomp Inc., Indianapolis, which pulled out of banking  
software.

The company's financial...

...expansion into credit scoring "further  
enhances our position as the nation's leading supplier of **credit**  
**management** systems and services."

"Our move into the scoring market is a logical extension of these  
services," fulfilling American's goal of becoming a "one-stop shop" in the  
**credit management** business, added Peter F. DiGiammarino, vice president  
and general manager of the **credit management** systems group.

Technica began in 1976 as part of Mathematica Inc., a software  
conglomerate formed...

...began working together when First  
RepublicBank, Dallas, requested that credit scoring be added to its **credit**  
**management** system.

"They used Technica's credit scoring system on our applications  
processing system," Mr. Gross...

37/3,K/29 (Item 18 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2000 American Banker. All rts. reserv.

0085042  
**Interling Mortgage Software Hits Big Time: With Prudential Real Estate**  
**Subsidiary Deal**  
American Banker - November 18, 1987; Pg. 12; Vol. 152, No. 226  
WORD COUNT: 733

BYLINE:  
By DAVID O. TYSON

TEXT:  
...should produce a bonanza for  
the small, Seattle-area software firm providing Prudential's mortgage-loan  
**origination** package.

Prudential Real Estate Affiliates Inc., a subsidiary of the big  
insurer, entered into a...

...mortgage for a home buyer within 45  
minutes. The other promising product enhancement is analysis **software**  
that  
**matches up borrowers with lenders** .

"The communications capabilities we will be developing will be  
proprietary," Mr. Delf said. "They will..."

37/3,K/30 (Item 19 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2000 American Banker. All rts. reserv.

0038299

**Weaving the Home Web**

American Banker - April 29, 1985, Monday; Pg. 11

WORD COUNT: 1,847

**BYLINE:**

By David LaGessee; David LaGessee writes on mortgage markets and real estate finance for American Banker.

**TEXT:**

... on a more active role in the actual funding process with the advent of the **computerized loan origination** networks, introduced in the last two years. Some of the **networks** only offer limited feedback from the **lenders** - using the **software**, for example, to "prequalify" a **borrower**. Prequalification essentially means **matching** the home buyer's resources and the house price with a lender's requirements to offer a quick assessment of the buyer's chances for a **loan approval**.

The most ambitious systems even offer a conditional loan agreement on the spot, during the...and seller's sides," he added.

Even if it is preliminary with no guarantee, the **loan approval** reassures buyers. "There's something about getting that preliminary approval from a third party other...

37/3,K/31 (Item 20 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2000 American Banker. All rts. reserv.

0026474

**Sanchez Computer Offers Modular System for Banks**

American Banker - March 28, 1984, Wednesday; Pg. 14

WORD COUNT: 246

**BYLINE:**

Michael Weinstein

**TEXT:**

... computers, and other internal and external computers. And the system includes transaction modules for deposit **processing**, **loan processing**, item **processing**, and mortgage processing and tracking. Because of this modular design, Profile can be installed in...

... and run independently until other modules are added. These modules funnel data into a comprehensive **customer** information file and the **bank**'s general ledger.

The **Profile** package includes training for **bank** personnel, and Sanchez maintains a stan of programmers to refine the **software** system as needed.

Sanchez is introducing the **software** package at the National Council of Savings Institutions convention in Boston, April 3-5.

Profit...

37/3,K/32 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Information Source

(c) 1999 Bell & Howell. All rts. reserv.

00370686 (USE FORMAT 7 FOR FULLTEXT)

**Republic of N.Y. speeds originations**

O'Brien, Jeanne

Bank Systems & Technology, v36, n9, p34, Sep 1999 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00563

ABSTRACT: Using a Web-based questionnaire and **automated modeling**, Republic National **Bank** of New York has sliced its mortgage **application** -to-commitment time from weeks to days. The WebLoan system allows Republic's mortgage brokers...

... roll out WebLoan by the end of the year.

Using a Web-based questionnaire and **automated modeling** Republic National **Bank** of New York has sliced its mortgage **application** -to-commitment time from weeks to days. Now the bank anticipates dropping it to minutes...

...bring decision-making closer to customers, said Ed Feuer, managing director of the \$60 billion **bank** 's **Consumer** Lending Group. "We wanted to make the power of our **models** available to our **customers** 24 hours a day by seven days a week."

That led Republic to work with...

DESCRIPTORS: **Loan** **originations** ;

37/3,K/33 (Item 2 from file: 268)

DIALOG(R)File 268:Banking Information Source

(c) 1999 Bell & Howell. All rts. reserv.

00370685 (USE FORMAT 7 FOR FULLTEXT)

**Carving a niche**

Kiesnoski, Kenneth

Bank Systems & Technology, v36, n9, p30-31, Sep 1999 DOCUMENT TYPE:

Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01764

(USE FORMAT 7 FOR FULLTEXT)

...ABSTRACT: market, according to Mark Vitelli, executive vice president of credit card services at People's **Bank**, Bridgeport, Connecticut. He says **customer profiling**, **automation**, anti-fraud and other technologies can help smaller **banks** expand their credit card portfolios plus sharpen the efficiency of their card businesses. In an...

TEXT:

...market, according to MARK VITELL, executive vice president of credit card services at People's **Bank**, Bridgeport, Conn. He says **customer profiling**, **automation**, anti-fraud and other technologies can help smaller **banks** expand their credit card portfolios plus sharpen the efficiency of their card businesses.

... It's a pretty slick process.

BS+T: What's led People's to move **processing** of its **credit**, debit and commercial accounts to First Data?

VITELLI: We're in the process, but we...

37/3,K/34 (Item 3 from file: 268)

DIALOG(R)File 268:Banking Information Source

(c) 1999 Bell & Howell. All rts. reserv.

00370413 (USE FORMAT 7 FOR FULLTEXT)

**What happened to neural nets?**

Hill, Sidney Jr

Collections & Credit Risk, v4, n8, p39-44, Aug 1999 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 02803

...ABSTRACT: within the human brain, which an handle more variables in a

process. So early-on, **neural networks** were marketed as a way for credit issuers to get a better read on the creditworthiness of individuals than **creditors** were getting from the rules-base **models** that segmented all **consumers** into large groups. Besides grading credit **applicants**, **neural network models** are now being used to detect fraudulent use of credit cards, debit cards, and checks...

... within the human brain, which can handle more variables in a process. So early-on, **neural -networks** were marketed as a way for credit issuers to get a better read on the creditworthiness of individuals than **creditors** were getting from the rules-based **models** that segmented all **consumers** into large groups.

Credit issuers were told that **neural networks** would boost revenues by enabling them to do more, such as reliably predict when an...

...DESCRIPTORS: **Credit card processing** ;

37/3,K/35 (Item 4 from file: 268)

DIALOG(R)File 268:Banking Information Source

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00369421 (USE FORMAT 7 FOR FULLTEXT)

**Cyberloan 2000 creator evaluates offers, IPO opportunities**

Kersnar, Scott

National Mortgage News, v23, n47, p32, Aug 9, 1999 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 00486

... reports. CyberLoan 2000 then analyzes the data and creates a Loan Request Summary that is **automatically** transmitted through the server to **lenders** with financing **criteria matching** the **borrower** 's request.

**Lenders** can then contact the **borrower** electronically for more information and/or to issue a preliminary loan commitment. The information and...

DESCRIPTORS: Commercial real estateReal estate financingComputerized **loan originations** Web sitesGoing public

37/3,K/36 (Item 5 from file: 268)

DIALOG(R)File 268:Banking Information Source

(c) 1999 Bell & Howell. All rts. reserv.

00367969 (USE FORMAT 7 FOR FULLTEXT)

**Home Loan Corp. puts financing facts on-line for VA/NC**

Anonymous

National Mortgage News, v23, n44, p36, Jul 19, 1999 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00387

... calculate mortgage expenses, and look up mortgage terms in an on-line glossary.

"Today's **consumers** want to **compare** mortgage terms and **lenders** through the **Internet**, and then start the **application** process **online**," said Jerry Mabry, executive vice president of the office here.

Home Loan has made loans...

...DESCRIPTORS: Computerized **loan originations** ;

37/3,K/37 (Item 6 from file: 268)

DIALOG(R)File 268:Banking Information Source

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Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract  
Fulltext  
WORD COUNT: 30230

... existing holding companies. Of this group, 18 were for full service banks, seven for trust **banks** , and one for a credit card **bank** .

The OCC denied one **application** in 1998, **compared** to two in 1997. Of the 2,482 decisions, 48 were **conditional** approvals. **Conditional** approvals increased over 1997, when 42 of 2,910 decisions were conditionally approved. Summaries of...care providers an integrated package of banking and information services, such as receivables financing, payroll **processing** , **credit** card **processing** , cash management, and health insurance administrative services. This is another example of the increasing role...on derivatives markets, bank structure issues, bank risk-taking and returns, early warning models, international **bank** exposures, emerging market economic and financial issues and risks, de novo chartering activity, contingent **modeling** of **bank** earnings volatility, and technology issues. Staff completed studies of the **consumer** market, energy markets, international trade issues and relationships, regional economic developments, credit-risk issues of...

37/3,K/40 (Item 9 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00360885

**MortgageAuction.com online home financing auction goes national**

Anonymous

Credit Union Times, v10, n16, p15, Apr 21, 1999 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: MortgageAuction.com, an **Internet** site that **matches** prospective **borrowers** with mortgage **lenders** in a real-time competitive auction format, has successfully completed a series of regional pilot tests and begun a nationwide rollout. Using MortgageAuction.com, **borrowers** anonymously post their credit **profiles** to the daily auction, and participating **lenders** make bids in the form of interest rate and fee quotes for individual loan files.

...DESCRIPTORS: Computerized **loan** **originations** ;

37/3,K/41 (Item 10 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00360801 (USE FORMAT 7 FOR FULLTEXT)

**Washington Mutual using technology from Keystroke**

Kersnar, Scott

National Mortgage News, v23, n30, p15, Apr 12, 1999 DOCUMENT TYPE:  
Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:  
Abstract Fulltext  
WORD COUNT: 00386

... Through its relationship with Pacific Guarantee Mortgage, the Keystroke website offers access to over 200 **lenders** . Washington Mutual, because it is a portfolio **lender** , expects to appeal to **borrowers** on the Keystroke site whose **profiles** don't **match** agency guidelines.

Washington Mutual will use the Keystroke technology as it exists and will process **online** originations with a team dedicated for that purpose, said spokesperson Libby Hutchinson. She said the...

...DESCRIPTORS: **Loan** **originations** ;

"We believe that existing large banks and retail brokers are...  
...DESCRIPTORS: Computerized loan **originations** ;

37/3,K/45 (Item 14 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00355013 (USE FORMAT 7 FOR FULLTEXT)  
**GetSmart tallies 8.1 mil. visitors**  
Kersnar, Scott  
National Mortgage News, v23, n20, p21, Feb 1, 1999 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract  
Fulltext  
WORD COUNT: 00162

ABSTRACT: GetSmart.com, an **Internet** loan search site, has announced that it had 8.1 million visitors and chalked up 458,000 completed **applications** for products including mortgages, other loans, and credit cards. GetSmart (<http://getsmart.com>) **compares** loan offerings from more than 100 **lenders**, and forwards more than 40,000 loan **applications** to these lenders each month.

GetSmart ([www.getsmart.com](http://www.getsmart.com)) **compares** loan offerings from more than 100 **lenders**, and forwards more than 40,000 loan **applications** to these lenders each month.

"The impressive traffic level and loan requests for 1998 are a testament not just to the burgeoning growth of the overall **online** mortgage category but also to GetSmart's unique **model**, which gets several **lenders** to compete for a **borrower**'s business," said Stephen Semprevivo, GetSmart.com's chief operating officer.

"We attribute our high...

DESCRIPTORS: Computerized loan **originations** ;

37/3,K/46 (Item 15 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00354718 (USE FORMAT 7 FOR FULLTEXT)  
**Freddie Mac teams up with Canadian On-Line mortgage system**  
Glenn, Gwendolyn  
Real Estate Finance Today, v16, n3, p8,22, Jan 25, 1999 DOCUMENT TYPE:  
Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:  
Abstract Fulltext  
WORD COUNT: 00829

... at their own pace in the convenience of their home."

OME works this way: Participating **lenders** create an **online profile** and logo that they want **borrowers** to see when they visit the OME Web site ([www.multilender.com](http://www.multilender.com)), and they also establish the **criteria** of borrower **profiles** and loan types.

"This serves as a weeding-out process so that the system only **matches lenders** with the **borrowers** who meet their lending criteria," Lo Re said.

This is determined by the first step...

...answer a set of 14 questions at the beginning of the process. OME provides the **borrower** with a list of **lender matches**. At this point, the **borrower** decides whether to continue the process by filling out **application** forms of the **lenders** they have chosen.

If borrowers like the rates of more than one lender, they are...

DESCRIPTORS: Computerized loan **originations** ;

37/3,K/47 (Item 16 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00351319 (USE FORMAT 7 FOR FULLTEXT)

**A one-code world**

Newkirk, Kristine M

Independent Banker, v48, n12, p34-37, Dec 1998 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract  
Fulltext

WORD COUNT: 01102

... year in technological progress, not because of new geewhiz games and gizmos, but because of **software** developers trying to set industry standards to link together various financial **software applications**. Their goal, technology vendors say, is to allow **banks** to mix and **match** technology products from multiple vendors. This will allow banks and other financial service providers to select **software** based its features rather than how compatible it is with the bank's other systems...

...choose a call center application from one vendor, a Web manager from another and a **loan processing** program from a third-as long as all three software applications incorporate the same standard...

37/3,K/48 (Item 17 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00347176 (USE FORMAT 7 FOR FULLTEXT)

**Lending Tree partners with CNET and NBC**

Thangavelu, Poonkulali

National Mortgage News, v23, n3, p23, Oct 12, 1998 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract  
Fulltext

WORD COUNT: 00434

... to various divisions and subsidiaries, reduced loan origination costs, and marketing programs aimed at potential **borrowers**.

LendingTree features proprietary filtering **software** that enables the **lender** to **profile** out the **borrower** type desired - based on criteria ranging from geography to credit score - and make an underwritten offer that **matches** the terms to the specific credit risk. This helps **lenders** receive **applications** from **borrowers** who meet their lending criteria.

Doug Lebda, chief executive officer and founder of Lending Tree...  
DESCRIPTORS: Computerized **loan** **originations** ;

37/3,K/49 (Item 18 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00347069 (USE FORMAT 7 FOR FULLTEXT)

**Web software helps loan origination**

Bowen, Laura

Real Estate Finance Today, v15, n20, p7, Oct 5, 1998 DOCUMENT TYPE: Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00638

... the Web, using consumer responses to key queries to assess specific needs. The product shows **customers** different loan programs that **match** their requirements.

The result is that **lenders** no longer have to rely on their **customers** ' **internet** savvy to ensure that they can navigate to the most applicable information on a Web...

...DESCRIPTORS: Computerized loan **originations** ;

37/3,K/50 (Item 19 from file: 268)

DIALOG(R)File 268:Banking Information Source

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00347068 (USE FORMAT 7 FOR FULLTEXT)

**Borrowers name their own terms on Web service**

Bowen, Laura

Real Estate Finance Today, v15, n20, p6,12, Oct 5, 1998 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00619

...ABSTRACT: 1998, will be able to name their own rate and terms over Priceline.com. The **internet** service, acting like a mortgage broker, will then link **borrowers** with **lenders** able to **match** their loan specifications.

... able to name their own rate and terms over Priceline.com of Stamford, Conn. The **internet** service, acting like a mortgage broker, will then link **borrowers** with **lenders** able to **match** their loan specifications. Priceline.com stated that its service will appeal to educated mortgage **consumers** who know what type of loan they want, but don't want to spend time...

...a subsequent property appraisal and other third-party involvement, Gati said.

According to Priceline.com, **lender profile** information is recorded in the system, and completed **applications** are filtered through the **network** before being routed to as many as five different suppliers who fit borrowing criteria such...

...DESCRIPTORS: Computerized loan **originations**

37/3,K/51 (Item 20 from file: 268)

DIALOG(R)File 268:Banking Information Source

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00345885 (USE FORMAT 7 FOR FULLTEXT)

**Microsoft draws spotlight to Internet mortgages**

O Sullivan, Orla

Bank Technology News, v11, n9, p1,57+, Sep 1998 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 02741

... costly loan commissions. CLOs typically were placed in realtors' offices where low-paid clerks guided **consumers** through screen-based **comparisons** of **lenders** ' offerings. **Consumers** were helped to send an **application** over the private **network** .

However, CLOs didn't take off for a variety of reasons. The Web overcomes most...add what the threshold of profitability might be.

A priSon

Participation in mortgage malls-where **consumers** can easily **compare** one **lender** 's offerings with another's-reportedly is pricey. It's hard to

establish the costs...

...DESCRIPTORS: Computerized loan originations ;

37/3,K/52 (Item 21 from file: 268)

DIALOG(R)File 268:Banking Information Source

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00344939

**MARKETPLACE PROFILE: NETWORK VENDOR**

Anonymous

Credit Risk Management Report, v8, n14, p3, Jul 27, 1998 DOCUMENT TYPE:

Newsletter Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract

ABSTRACT: IMX Mortgage Exchange is striving to make its electronic trading **network**, Matchmaker, a viable option for mortgage brokers to place business and for **lenders** to bid inexpensively and purchase loans falling under their established levels of risk. MatchMaker, introduced in late 1997, allows brokers to place **applicant** and loan information over the company's PC-based IBM **network**, **matching** client **profiles** with **lenders** ' predetermined search **criteria** .

...DESCRIPTORS: Computerized loan originations

37/3,K/53 (Item 22 from file: 268)

DIALOG(R)File 268:Banking Information Source

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00343029 (USE FORMAT 7 FOR FULLTEXT)

**QuickenMortgage launches its website on America Online channel**

Kersnar, Scott

National Mortgage News, v22, n47, p24, Aug 17, 1998 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00435

... 2 million daily visitors. Intuit's QuickenMortgage.com, launched in November 1997, allows mortgage loan **shoppers** to make apples-to-apples loan **comparisons** between loans from eleven national **lenders** and apply for a mortgage **online** . Through its alliance with Cyberhomes consumers can access 600,000 home listings.

The company reports...

...DESCRIPTORS: Computerized loan originations ;

37/3,K/54 (Item 23 from file: 268)

DIALOG(R)File 268:Banking Information Source

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00343026 (USE FORMAT 7 FOR FULLTEXT)

**Freddie Goldworks users will have access to IMX matchmaker**

Anonymous

National Mortgage News, v22, n47, p21, Aug 17, 1998 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00573

ABSTRACT: Freddie Mac has announced that lenders connected to the Goldworks **network** will soon be able to use Goldworks to reach IMX **Matchmaker** for bidding on broker loan packages. IMX enables brokers to post **borrower** and loan information using the **MatchMaker** **software** .

From Goldworks, **lenders** can query the IMX database to search for, select, and bid on loans meeting their...

IMX enables brokers to post **borrower** and loan information using the **MatchMaker software**.

From Goldworks, **lenders** can query the IMX database to search for, select and bid on loans meeting their...

...DESCRIPTORS: Computerized **loan** **originations** ;

37/3,K/55 (Item 24 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00342285 (USE FORMAT 7 FOR FULLTEXT)  
**Online lending-- not business as usual**  
Sindell, Kathleen  
Mortgage Banking, v58, n11, p36-44, Aug 1998 DOCUMENT TYPE: Journal  
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 05233

... e-mail message back to the loan officer and locks in the loan rate.

The **loan processing** now follows standard procedures. Manually prepared origination documents are sent to the consumer by Federal...job responsibilities and the ways in which these individuals interact with customers. For example, as **loan processing** and closing become more automated, the HomeSide loan officer in addition to loan originations may ...

...officers more productive and reduces costs.

According to Taylor, with the HomeSide Lending system the **lender** can design special loan programs that **match** the **customer** database. For example, if an existing qualified **customer** wants to refinance his or her home loan all the customer has to do is...

...days, the paperwork is signed and returned, and money is exchanged.

For new customers, normal **loan processing** begins and the loan processor checks the ...financial planners or lawyers. This helps speed up the process and increases profits to the **lender**.

Centex also uses an aggregator called Get Smart ([www.getsmartinc.com](http://www.getsmartinc.com)). Get Smart helps **consumers** through the loan shopping process and recommends **lenders** based on the **borrower**'s financial **profile** and preferences. Centex leads go directly to the appropriate region's branch office. According to...aggregators and links to other sites.

LaSalle Home Mortgage primarily uses the aggregator QuickenMortgage for **online** lending (Figure 5). Going to this site and completing a financial **profile** involves obtaining information about the **consumer**'s income, assets and debts. The **online customer** does not provide any **bank** account or credit card information.

The customer shops for the loan that meets his or...

...the individual's loan criteria. The QuickenMortgage program allows the consumer to select only one **lender**.

Next the **consumer** completes an **online loan application**. Information from the financial **profile** is used in this form so **consumers** do not have to duplicate their efforts. This secured form (you can tell that the...

...DESCRIPTORS: Computerized **loan** **originations** ;

37/3,K/56 (Item 25 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 01161

... technology, Mr. Devine agrees with Mr. Perry that subprime lending is an art that requires **lenders** to interact with **borrowers** and to understand their financial **profiles** .

Similar to other origination channels, Mr. Devine believes the key is analyzing where the **customer** comes from and the cost-per-thousand of **Internet** advertising. At Eastern the emphasis is on determining where the best returns are on the...

...DESCRIPTORS: Computerized **loan** **originations** ;

37/3,K/62 (Item 31 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00332133 (USE FORMAT 7 FOR FULLTEXT)

**What works in the new order**

Lebowitz, Jeff

Mortgage Banking, v58, n6, p22-28, Mar 1998 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 03111

... of product customization through individualized pricing schemes. These are early attempts to customize products to **match** the **profiles** of individual **customers** .

To achieve greater levels of customization, **lenders** will have to do still more. Data warehousing and data mining promise to be the...provider: search and match (finding and qualifying for an appropriate loan program), market-related information (**loan** prices), **processing** convenience (origination through closing), capital (to finance a home) and knowledge (analysis of alternative loan...

...by offering bundles of services.

They delivered these products and services by investing in proprietary **networks** that reflected the technology of the times: branches, sales forces, trading rooms and back-office operations.

\* **Financial institution** (FI) distribution **networks** (branches) were built and located to **match** perceived **customer** needs.

\* FIs were the only source of market-related information.

\* FI operations were the only...

...advantageous mortgage products to the loan shopper. E-Loan provides instant quotes from top wholesale **lenders** , including BankAmerica, Countrywide and NationsBank. Any products can then be saved and **compared** using **borrower** -defined objectives.

\* Homeshark-San Francisco. Homeshark has a business **model** similar to E-loan's. Homeshark's **Internet** -based service gives **borrowers** **online** access to information and tools regarding loan products and provides underwriting analysis on applications for...

37/3,K/63 (Item 32 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00332109 (USE FORMAT 7 FOR FULLTEXT)

**NDS, E-loan hooking up**

Anonymous

Origination News, v7, n6, p64, Mar 1998 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

37/3,K/83 (Item 52 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00306529

**Canadian mortgages go online: Bank of Montreal offers quick loan approval over the Internet**

Anonymous

Bank Advertising News, v20, n13, p3, Mar 10, 1997 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: mortgages and home equity loans through its Web site at www.bmo.com, and its **Internet bank** at www.mbanx.com, and is processing the **applications** through a **computer network** that uses sophisticated credit scoring **models**, and links **Bank** of Montreal's back office with credit bureaus nationwide.

...DESCRIPTORS: Computerized **loan originations** ;

37/3,K/84 (Item 53 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00305244

**Canadian bank unveils online mortgages**

Anonymous

Bank Rate Monitor, v16, n11, p3,11, Mar 1997 DOCUMENT TYPE: Newsletter  
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: mortgages and home equity loans through its Web site at www.bmo.com and its **Internet bank** at www.mbanx.com, and is processing the **applications** through a **computer network** that uses sophisticated credit scoring **models**, and links **Bank** of Montreal's back office with credit bureaus throughout Canada.

...DESCRIPTORS: Computerized **loan originations** ; ...

...**Loan approval** procedures

37/3,K/85 (Item 54 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00300824 (USE FORMAT 7 FOR FULLTEXT)

**Automating your mortgage lending**

Gamble, Richard H

Independent Banker, v46, n11, p60-61, Nov 1996 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract  
Fulltext

WORD COUNT: 00977

... 800) 266-8687. The company has been in business for 15 years.

**MANY CHOICES**

Interling **Software** Corp.'s system features a full range of modules.

The qualifying module helps **lenders** analyze a prospective **borrower**'s financial resources and show **applicants** **comparative** data on loan programs, and the types and amounts of loans for which they are...

...DESCRIPTORS: Computerized **loan originations** ;

37/3,K/86 (Item 55 from file: 268)



00251846 (USE FORMAT 7 FOR FULLTEXT)

**Credit analysis reaches a crossroads**

Iida, Jeanne

Bank Technology News, v7, n11, p1,28+, Nov 1994 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract  
Fulltext

WORD COUNT: 01913

... network technology, with the expectation of eventually using it as well to shape credit decisions. **Neural networking**, a much newer technology than credit scoring, looks at hundreds of variables related to **patterns** of behavior--both the **lender** 's and the **borrower** 's--to predict the future behavior of potential borrowers. These **neural networks** can be trained to learn from experience, and so are able to apply new knowledge ...comparing its decisions to the credit scoring system."

According to Unger, LoansPlus can reduce overall **loan processing** time by 40 percent, "mostly by getting declines out of the way early." Marginal customers...

...evaluated by a human lender, he notes. Unger also says LoansPlus cuts the cost of **processing** a single **loan** application from an average of \$79 to about \$47.

While Riggs hasn't yet signed...

...DESCRIPTORS: **Credit management** ;

37/3,K/98 (Item 67 from file: 268)

DIALOG(R)File 268:Banking Information Source

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00245418 (USE FORMAT 7 FOR FULLTEXT)

**Lending to the apparel business**

Martin, J Timothy; Slaybaugh, Charles

Journal of Commercial Lending, v77, n3, p26-36, Nov 1994 DOCUMENT TYPE:  
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 03598

... the mill operation.

Credit Monitoring

One of the first steps usually taken by an apparel **lender** in extending credit to a **customer** is to review cash flow **models** under optimal, expected, and worst-case scenarios. These steps are useful to the **lender** in constructing and updating financial **models** on the **customer**. The banker then examines quarterly financial releases, news stories, and interim reports and checks with...

37/3,K/99 (Item 68 from file: 268)

DIALOG(R)File 268:Banking Information Source

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00245380 (USE FORMAT 7 FOR FULLTEXT)

**Automatic lending**

Nixon, Brian; Stahl, David

Savings & Community Banker, v3, n10, p48-52, Oct 1994 DOCUMENT TYPE:  
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02517

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...In some respects, the revolution in automated underwriting is already here, promising faster, more efficient **loan processing** and better customer service.

... are connected to a larger system, will enable the institution to operate more efficiently.

All **loan processing** will be handled through the server, which is flexible enough to enable the bank to...to reach an underwriting and loan purchase decision, says Jane Dwight, director of communications for **automated** underwriting. The **rule-based** part applies standards and rules to a particular loan **application** to determine eligibility, such as checking the accuracy of the information provided. The statistical **modeling compares a borrower's profile** to Freddie Mac's loan database to predict loan performance going forward.

**Lenders** using the Freddie Mac system will be able to sell loans processed through the system...

...DESCRIPTORS: **Loan originations ;**

37/3,K/100 (Item 69 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00067914

**Understanding direct marketers**

Litle, Thomas J.

Credit Card Management, v3, n3, p38,41-43, Jun 1990 LANGUAGE: English

RECORD TYPE: Abstract

...ABSTRACT: business. Banks should make every attempt to track direct transactions. One processor created his own **software** to create a database which includes basic cardholder information, **matches** refunds against orders, and indicates the percentage of deposits to new and repeat **customers**. Banks should know their customers' business cycles and should develop judgment to spot problems early. Transactions...

...DESCRIPTORS: **Credit Card Processing ;**

37/3,K/101 (Item 1 from file: 609)  
DIALOG(R)File 609:Bridge World Markets News  
(c) 1999 Bridge. All rts. reserv.

6898036

17421

**FULL: E-LOAN TO PROVIDE ONLINE MORTGAGE SVCS FOR GO NETWORK**

DATE: November 09, 1999 11:55 E.T. WORD COUNT: 1439

Bridge World Markets News\_1989-1999/Dec 31

...questions to access instant rate quotes from E-LOAN's database of more than 70 **lenders** and 50,000 loan products. At the click of a button, **borrowers** can then **compare** loans and obtain recommendations to determine which loan offers more savings and best fits their...

...needs and interests."

About E-LOAN, Inc.

Founded in 1996, E-LOAN, Inc., the leading **online** lending company, offers mortgages, car loans, credit cards and small business loans. At [www.eloan.com](http://www.eloan.com), **borrowers** can **compare**, apply for and obtain

**E-LOAN Launches E-Track Pro; Online Mortgage Loan Tracking System for Realtors.**

Business Wire, 0021

May 21, 1999

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 510      LINE COUNT: 00045

... possible -- and get them into their homes."

About E-LOAN

E-LOAN, Inc. launched its **online** mortgage operations in June 1997.

At [www.eloan.com](http://www.eloan.com), **borrowers** can **compare**, apply for and obtain home loans from many nationally-recognized **lenders**. E-LOAN offers **borrowers** origination cost savings of more than 50 percent as **compared** to obtaining a mortgage through most traditional mortgage brokers and single-source **lenders**.

After closing a loan, E-LOAN can, at the customer's request, continue to send...

...on many leading web sites, including Yahoo!, DLJdirect, E

rade and

CBSMarketWatch. The company's **loan processing** center is located in Dublin, CA. E-LOAN's investment partners include Benchmark Capital, Sequoia...

37/3,K/141      (Item 13 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

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02676363      SUPPLIER NUMBER: 53976770      (USE FORMAT 7 or 9 FOR FULL TEXT)

**LendingTree, Inc. and CMSI Announce Unique Internet Lending Solution For Automobile Financing.**

PR Newswire, 0431

March 1, 1999

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 1185      LINE COUNT: 00107

... of minutes.

The alliance sets a new standard for automobile financing by interfacing LendingTree's **online** loan center and proprietary filtering technology with CreditConnection's **network** of leading prime and non-prime automobile **lenders**. LendingTree's filtering technology **matches** a car buyer's credit request with appropriate **lenders** and allows these **lenders** to bid for a **consumer**'s business. The CreditConnection **network**, which electronically transmits credit applications directly into a lender's loan origination system, will allow...

...credit request forms. Using LendingTree's unique filtering technology and CMSI's CreditConnection service and **network**, the credit request is automatically sent to the **lenders** that can provide the best loan based on the **borrower**'s credit **profile**. The request is loaded directly into the **lender**'s own credit origination system so that the lender can evaluate the request using their...

...major financial institutions and non-bank financial companies. Its flagship product, CreditRevue(R), is a **credit** origination and **processing** system used by financial institutions to automate and speed the processing and decisioning of all...

37/3,K/142      (Item 14 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

# Ginger Roberts - Search Report

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Set	Items	Description
S1	3174167	APPLICATION? ? OR APPLICANT? ? OR CONSUMER? ? OR SHOPPER? ? OR CUSTOMER? ? OR BORROWER? ?
S2	3403502	LENDER? ? OR BANK? ? OR CREDIT()UNION? ? OR FINANCIAL()INS- TITUTION? ? OR LOAN()SHARKS OR CREDITOR? ? OR LENDING()INSTIT- UTION? ? OR LENDING()AGENC?
S3	3713138	MATCH? OR PROFIL? OR COMPAR? OR MODEL? OR PATTERN?
S4	1454337	CONDITIONAL OR IF(5N)THEN(5N)ELSE OR CASE OR FUZZY OR NEUR- AL()NETWORK? OR EXPERT()SYSTEM? ? OR RULE()BASED OR KNOWLEDGE- BASE? OR DSS OR DECISION()SUPPORT
S5	1154543	CREDIT()SCOR? OR RISK? ?
S6	3633630	NETWORK? OR INTERNET OR TELECOMMUNICATION? OR LAN OR INTRA- NET OR EXTRANET OR EDI OR ELECTRONIC()DATA()INTERCHANG?
S7	7078	S1(6N)S2(6N)S3
S8	446	S6(20N)S7
S9	63	S4(6N)S7

# Ginger Roberts - Search Report

S10	241	S6(6N)S7
S11	58	RD S9 (unique items)
S12	233	RD S10 (unique items)
S13	42	S11 NOT S12
S14	2389115	S6/DE,DD,IT,TT
S15	560	S7(6N)(SOFTWARE OR COMPUTER? OR AUTOMAT? OR ONLINE OR INFORMATION()SYSTEM? ? OR DSS)
S16	1226	S7 AND S14
S17	531	RD S15 (unique items)
S18	55	CREDITCONNECTION
S19	131	CREDITREVUE
S20	153	S18:S19
S21	133	RD (unique items)
S22	7509	(CRITERIA? OR CRITERION OR ATTRIBUTE? ? OR PARAMETER? ?)(4-N)S3
S23	1	S19 AND S22
S24	22	(S7 OR S22)(20N)(CLIENT?(6N)SERVER?)
S25	22	RD (unique items)
S26	83	S6(10N)S22
S27	80	RD (unique items)
S28	6184	LOAN()ORIGIN?/DE
S29	1869	LOAN()APPROVAL/DE
S30	8888	CREDIT()MANAGEMENT/DE
S31	13977	(CREDIT OR LOAN)(2N)PROCESSING
S32	597	(S7 OR S22) AND (S28:S31)
S33	501	(S4 OR S6 OR SOFTWARE OR COMPUTER? OR AUTOMAT? OR ONLINE OR INFORMATION()SYSTEM? ?) AND S32
S34	4	S21 AND S33
S35	1984	(S7 OR S22)(20N)(S4 OR S6 OR SOFTWARE OR COMPUTER? OR AUTOMAT? OR ONLINE OR INFORMATION()SYSTEM? ?)
S36	167	S32 AND S35
S37	158	RD (unique items)
S38	4	S37 AND S21

WORD COUNT: 1947 LINE COUNT: 177

Accounting and Tax Database\_1971-1999/Nov W2

...TEXT: IRA or evaluate what would happen if they would refinance their home."

In the first **case** , **consumers** could use software packages to test various savings and investment **models** and electronically open an IRA. In the latter **case** , **consumers** could transmit to a **bank** via computer their current mortgage balance and payment schedule and would get back data about...

11/3,K/10 (Item 10 from file: 485)

DIALOG(R)File 485:Accounting and Tax Database

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00414023

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

**Risk-rating systems bring consistency to commercial lending**

Laudeman, Mark

Commercial Lending Review v8 n3 PP: 28-39 Summer 1993

ISSN: 0886-8204 JRNL CODE: CLV

WORD COUNT: 3282 LINE COUNT: 298

Accounting and Tax Database\_1971-1999/Nov W2

...TEXT: and skepticism. This article will discuss the nature of risk-rating tools and describe how **banks** today use some common rating models, including statistical default **models** , score-sheet **models** , and knowledge-based systems.

RISK SCORING BEGAN IN **CONSUMER** LENDING

The earliest risk-scoring **model** can be traced to **consumer** lending in the late 1950s. The offspring of this early **model** , the **consumer** credit scorecard, is the most common **decision support** system in lending today. Derived from statistical studies that correlate application and credit report data...

11/3,K/11 (Item 11 from file: 485)

DIALOG(R)File 485:Accounting and Tax Database

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00404236

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

**Credit scoring: Can retailers benefit from neural networks?**

Robins, Gary

Stores v75 n4 PP: 34-35 Apr 1993

ISSN: 0039-1867 JRNL CODE: STR

WORD COUNT: 1521 LINE COUNT: 138

Accounting and Tax Database\_1971-1999/Nov W2

...TEXT: some banks had started application scoring projects but dropped them when budgets were reviewed. These **banks** , however, continued to work in other areas on other **neural network** -based **applications** .

HNC says that it knows of two clients that have built **application** scoring **models** , with results better than previous techniques, but other uses of neural networks in credit areas...

11/3,K/12 (Item 12 from file: 485)  
DIALOG(R)File 485:Accounting and Tax Database  
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00272970

**THREE ESSAYS ON INFORMATION, CONTRACTING, AND FINANCIAL INTERMEDIATION**  
WINTON, ANDREW JOHN  
PH.D. 51-08A PP: 1-130 FEB 1990  
JRNL CODE: ADAI

Accounting and Tax Database\_1971-1999/Nov W2

...ABSTRACT: monitoring the monitor.

We look at two regimes: monopoly and free entry. In the former **case**, the **bank** tends to exploit **borrowers** rather than depositors, which may cause a reduction in welfare **compared** with direct lending. With free entry, multiple equilibria are possible due to the presence of...

11/3,K/13 (Item 1 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0217648

**True to Form, HNC Stays Ahead of the Game**  
American Banker - May 14, 1998; Pg. 22; Vol. 163, No. 91  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1,407

BYLINE:  
By JEFFREY KUTLER

TEXT:  
...technologies for managing passenger loads, retailers for inventory management, Internet search engines for targeting advertising, **financial institutions** for **profiling customers** and managing risks.  
HNC's Falcon **neural network** system for combating credit card fraud was one product that began way ahead of the...

11/3,K/14 (Item 2 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2000 American Banker. All rts. reserv.

0164926

**\* Software to Help Fine-Tune Direct Marketing**  
American Banker - December 19, 1995; Pg. 17; Vol. 160, No. 243  
WORD COUNT: 636

BYLINE:  
By JEANNE BROKAW

TEXT:  
...millions of files of customer data, including individual banking transactions, from disparate systems across the **bank**.  
The system feeds details about **customer** behavior to an existing **neural network** that generates complex **models** of potential **customers**.  
The new software, called Analytix, from **Customer** Insight Co. of

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0111202

**\* Security to Try Neural Networking: Bank Planning Risk Analysis in Three Departments**

American Banker - July 3, 1990; Pg. 3; Vol. 155, No. 129

WORD COUNT: 681

BYLINE:

By RICHARD LAYNE

TEXT:

...learn from each task.

But they learn what they are told to learn. If a **neural network** is set up

to analyze **consumer mortgage applications**, it will examine each variable

in the **application** and **compare** it with those in past **applications**.

The computer already knows whether the **bank** approved those applications and has determined which variables were weighted more heavily than others. A...

11/3,K/21 (Item 9 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2000 American Banker. All rts. reserv.

0088950

**Maneuvering for Money, Votes: An Overview of What's Hot in Presidential, Congressional Elections**

American Banker - May 23, 1988; Pg. 47; Vol. 153, No. 100

WORD COUNT: 1,357

BYLINE:

By ROBERT M. GARSSON and JIM McTAGUE

TEXT:

...according to the general counsel, is that it would permit some flexibility for candidates and **lenders** to negotiate agreements based on the financial strength of the **borrower**.

In the **case** of presidential candidates, collateral is not a difficult issue. **Matching** federal funds have become widely accepted as a standard source of repayment. Indeed, the **application** of **matching** funds has become

something of a science in which credit lines are drawn down, repaid...

11/3,K/22 (Item 10 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0009921

**Citicorp's Fidelity Bid Assailed At Fed Hearing on Takeover**

American Banker - September 9, 1982, Thursday; Pg. 1

WORD COUNT: 863

BYLINE:

By LISA J. Mc CUE

TEXT:

...for approval.

However, other witnesses -- representing both the thrift and banking



industries -- said the Citicorp **application** is more fairly **compared** to the Baldwin **case** , an unsuccessful bid by a **bank** holding company to acquire a thrift in 1977.

In February of that year, the Fed...

11/3,K/23 (Item 1 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00372544 (USE FORMAT 7 FOR FULLTEXT)

**Why you should retain your customers**

Healy, Thomas J

America's Community Banker, v8, n9, p22-25, Sep 1999 DOCUMENT TYPE:  
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 02238

... understand who their customers are and what products and services they want.

Knowing what your **customers** want means having **decision support** and predictive **modeling** systems which integrate data from the **bank** 's disparate systems as well as exogenous sources incorporate demographic, psychographic and economic information. Typical...

11/3,K/24 (Item 2 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00370413 (USE FORMAT 7 FOR FULLTEXT)

**What happened to neural nets?**

Hill, Sidney Jr

Collections & Credit Risk, v4, n8, p39-44, Aug 1999 DOCUMENT TYPE:  
Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:  
Abstract Fulltext  
WORD COUNT: 02803

...ABSTRACT: way for credit issuers to get a better read on the creditworthiness of individuals than **creditors** were getting from the rules-base **models** that segmented all **consumers** into large groups. Besides grading credit **applicants** , **neural network models** are now being used to detect fraudulent use of credit cards, debit cards, and checks...

11/3,K/25 (Item 3 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00366360 (USE FORMAT 7 FOR FULLTEXT)

**Relationship marketing**

Perkins, Sean

Independent Banker, v49, n7, p76, Jul 1999 DOCUMENT TYPE: Journal Article  
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 00657

... site is, among other things, a Marketing Customer Information File system, software that many community **banks** are deploying. In Amazon.com's **case** , the software tracks **customers** according to buying **patterns** over time and cross-checks products they may not have. This allows the company to...

... approach, the first step is to build a demographic profile of prospects. But in this **case** , the **profile** is an exact demographic description of a **bank** 's current **customers** .

It is now well established in the financial industry that household-specific demographics are far...

11/3,K/32 (Item 10 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00304337 (USE FORMAT 7 FOR FULLTEXT)

**The future for banks and thrifts**

Leach, James

National Mortgage News, v21, n14, p4, Jan 6, 1997 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 00781

... loans to farmers based on lower cost government funds and then leveraging their ties to **customers** by tying them into a deposit taking relationship. In the **case** of the Wisconsin **model** the FCS would have been able to provide taxless **credit union** services to **customers** as contrasted with employees. While the Wisconsin FCS **model** involved a **credit union** , without a legislative change other FCS institutions could under the Wisconsin precedent have affiliated in...

11/3,K/33 (Item 11 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00301191 (USE FORMAT 7 FOR FULLTEXT)

**CFI brings scoring to commercial RE lending**

Anonymous

National Mortgage News, v21, n5, p93, Oct 28, 1996 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 00406

... can generate systematic credit scores for business loan applicants based upon parameters defined by the **financial institution** . The system identifies **applicants** ' strengths and weaknesses and evaluates their profitability.

Using **neural network** technology, fisCAL Plus **compares** new business loan **applications** to lending **patterns** of the institution's total portfolio of business loans to determine whether new **applicants** fit lending criteria. **Neural network** technology mimics the human learning process to accommodate the addition of new information in the...

11/3,K/34 (Item 12 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00295701 (USE FORMAT 7 FOR FULLTEXT)

**New software available for commercial loan underwriting**

Anonymous

America's Community Banker, v5, n9, p42, Sep 1996 DOCUMENT TYPE: Journal  
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00355

... can generate systematic credit scores for business loan applicants based upon parameters defined by the **financial institution**. The system identifies **applicants'** strengths and weaknesses and evaluates their potential profitability.

Using **neural network** technology, **fisCAL Plus** compares new business loan **applications** to the lending **patterns** of an institution's total portfolio of business loans to determine whether new **applicants** fit lending criteria. **Neural network** technology mimics the human learning process to accommodate the addition of new information in the...

11/3,K/35 (Item 13 from file: 268)

DIALOG(R)File 268:Banking Information Source  
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00266938 (USE FORMAT 7 FOR FULLTEXT)

**Those dazzling databases: Choosing the right company**

Morrall, Katherine

Bank Marketing, v27, n7, p97-100, Jul 1995 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02953

... it Twice

Understanding who its customers are is always a top priority at North County **Bank**, Escondido, Calif., but despite all its diligence, its **customer profiles** were still **fuzzy**.

"If I asked our eight branch managers who were our VIP **customers**, I got eight different answers," says Janet Marinello, vice president of marketing. "The criteria for..."

11/3,K/36 (Item 14 from file: 268)

DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00265375 (USE FORMAT 7 FOR FULLTEXT)

**Trying to even the score**

Borowsky, Mark

Credit Card Management, v8, n2, p52-53, May 1995 DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00980

... rules. Neural nets work by making connections of seemingly unconnected pieces of data. In any **case**, the results for scoring **models** sound strangely similar to those of neural nets. Dial **Bank**, a Norwest Corp.-owned **consumer**-finance operation based in Sioux Falls, S.D., with just under \$190 million in card...

11/3,K/37 (Item 15 from file: 268)

DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00130364

**Current financial advertising: 'mind games' help Canadian bank attract new corporate customers**

Anonymous

Bank Marketing, v19, n7, p39, Jul 1987 LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: a graphic consisting of a perception/illusion game to attract attention, while copy detailed a **case** history of a corporate **customer**

whom the **bank** had helped. The ads also generated good will among those **customers profiled** .

11/3,K/38 (Item 16 from file: 268)

DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00053407

**Evaluating application-processing technologies**

Costantino, Marshall

Journal of Retail Banking, v13, n1, p39-43, Mar 1991 LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT: While vendors of **expert systems** and **neural networks** contend that such **application** -processing technologies yield superior portfolio performance as **compared** to credit scoring processes, **creditors** should carefully evaluate the cost-effectiveness of new systems. An eight-step procedure can facilitate...

11/3,K/39 (Item 17 from file: 268)

DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00012254

**Marketers wield top-secret sales strategies**

Costanzo, Chris

Bank Technology News, v6, n3, p1,8-9, Mar 1993 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Leading-edge **banks** are combining **modeling** systems that use **neural networking** and other techniques to predict **consumer** behavior with MCIFs. The joint systems are a powerful marketing tool. Products on the market...

11/3,K/40 (Item 1 from file: 609)

DIALOG(R)File 609:Bridge World Markets News  
(c) 1999 Bridge. All rts. reserv.

1613510

5107

**BANK OF AMERICA TO CLOSE THREE BRANCHES ON OCEAN BOULEVARD**

DATE: September 30, 1992 23:24 E.T. WORD COUNT: 689

Bridge World Markets News\_1989-1999/Dec 31

...the space

was leased or owned and proximity to other branches, Coleman said.

In the **case** of the **Bank** of America in the World Trade Center, the "number of **customers** and traffic **patterns** were the issue," he said.

Apparently there was not enough business at that branch to...

11/3,K/41 (Item 1 from file: 262)

DIALOG(R)File 262:CBCA Fulltext  
(c) 2000 Micromedia Ltd. All rts. reserv.

03410813

(USE FORMAT 7 FOR FULLTEXT)

**Unisys to work with Intel in decision support effort**  
Computing Canada v.21(10) May 10, 1995 pg 8 (950510)  
WORD COUNT: 715 RECORD TYPE: Fulltext  
COMPANY NAMES: Unisys Corp.; Intel Corp.

... moving into decision support quickly to assist in its deployment of so-called "relationship banking." **Decision support** , said Poole, allowing **banks** to niche-market. "Obviously, they want to **profile** the **customer** set...

11/3,K/42 (Item 1 from file: 727)  
DIALOG(R)File 727:CANADIAN NEWSPAPERS  
(c) 2000 SOUTHAM INC. All rts. reserv.

03796635 (USE FORMAT 7 FOR FULLTEXT)

**UPDATE**

Vancouver Province, Final ED, P A22  
January 10, 1994  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
SECTION HEADING: Money  
Word Count: 224

...employment gains in construction, transportation and trade.'

TOMORROW

Low interest rates are generally good for **borrowers** , but that's not necessarily the **case** with **bank** credit cards.

Marlaina Gayle **compared** interest rates and fees for various Visa and MasterCard plans, and found cards with the...

11/3,K/43 (Item 2 from file: 727)  
DIALOG(R)File 727:CANADIAN NEWSPAPERS  
(c) 2000 SOUTHAM INC. All rts. reserv.

01692950 (USE FORMAT 7 FOR FULLTEXT)

**It's still rough seas for Canada, but at least both oars are in the water**  
JAMES FERRABEE  
Montreal Gazette, Final ED, P D1/BREAK  
July 08, 1992  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
SECTION HEADING: Business  
Word Count: 639

...2 billion.

Take interest rates next. Canada's prime rate (the rate at which the **banks** lend to their most credit-worthy **customers** ) is 7 per cent (6.75 per cent in the **case** of the **Bank** of Montreal).

This **compares** with a prime rate of 6 per cent in the U.S. and 5.25 ...

11/3,K/44 (Item 1 from file: 139)  
DIALOG(R)File 139:ECON. LIT. INDEX  
(c) 2000 AMERICAN ECONOMIC ASSOCIATION. All rts. reserv.

399124

**TITLE:** Recul de la distribution de credit: Effet de demande ou effet d'offre? (Slowing Down in Credit Distribution: A Demand or a Supply Effect? With English summary.)

**AUTHOR(S):** Artus, Patrick

**AUTHOR(S) AFFILIATION:** Caisse des depots et consignations

**JOURNAL NAME:** Finance,

**JOURNAL VOLUME & ISSUE:** 16 2,

**PAGES:** 7-24

**PUBLICATION DATE:** December 1995

**DOCUMENT TYPE:** Journal Article

**ABSTRACT INDICATOR:** Abstract

...**ABSTRACT:** address that issue first by analysing the recent data and by using a simple theoretical **model** of the **lender - borrower** relationships in the **case** of bankruptcy risk.

**11/3,K/45 (Item 1 from file: 18)**

DIALOG(R)File 18:Gale Group F&S Index(R)

(c) 2000 The Gale Group. All rts. reserv.

02982799 Supplier Number: 48120778

**Bank boosts sales through profiling**

Computer Weekly, p8

Nov 13, 1997

ISSN: 0010-4787

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

**ABSTRACT:**

...bank can use direct mail to target customers living at home who just have a **bank** account and cross sell mortgages to them. The new **customer profile** also employs **DSS** Agent, the end-user tool devised by Microstrategy, which enables it to calculate the number...

**11/3,K/46 (Item 2 from file: 18)**

DIALOG(R)File 18:Gale Group F&S Index(R)

(c) 2000 The Gale Group. All rts. reserv.

02348757 Supplier Number: 44944861

**Mellon Installing Secondary-Lending Software from HNC**

American Banker, p15

August 26, 1994

ISSN: 0002-7561

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

**ABSTRACT:**

Mellon **Bank** will install artificial intelligence software from HNC Software to support **consumer** lending. The software combines **rule -based models**, statistical scoring and **neural networks**. Mellon **Bank** already has its own underwriting and **decision support** software. The new software will help Mellon Bank evaluate secured and unsecured consumer lending decisions...

**11/3,K/47 (Item 3 from file: 18)**

DIALOG(R)File 18:Gale Group F&S Index(R)

(c) 2000 The Gale Group. All rts. reserv.

01119811      Supplier Number: 40703883  
**An expert system in the service of the Bank**  
FTS French Technology Survey, p9  
March, 1989  
ISSN: 0985-2220  
Language: English      Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

Arcane has developed an **expert system** for **bank customers** planning to make investments. The new Josephine software program analyzes the general investment **pattern** specified by the **customer** regarding income, availability, anonymity or added value. For added value, the client choices include: retirement...

11/3,K/48      (Item 1 from file: 711)  
DIALOG(R)File 711:Independent(London)  
(c) 2000 Newspaper Publ. PLC. All rts. reserv.

07649237

**Netting stray clients**  
Independent (IN) - Sunday, May 29, 1994  
By: NUALA MORAN  
Edition: 3    Section: Business on Sunday Innovation Page    Page: 4  
Word Count: 563

... hundred people. Companies could instead analyse an extract of 10,000 customer records with a **neural network** system to look for behavioural **patterns** ."

Another **application** would be for companies such as **banks** , which use direct mail to sell a range of products to existing **customers** . Because they regularly post statements, the cost of inserting an extra piece of paper promoting...

11/3,K/49      (Item 1 from file: 608)  
DIALOG(R)File 608:KR/T Bus.News.  
(c)2000 Knight Ridder/Tribune Bus News. All rts. reserv.

06645545      (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Tampa, Fla., Credit Union Moves into Check-Cashing Business**  
Eve Tahmincioglu  
St  
March 11, 1999  
DOCUMENT TYPE: NEWSPAPER      RECORD TYPE: FULLTEXT      LANGUAGE: ENGLISH  
WORD COUNT:      556

...TEXT: borrowers pay hefty fees to have use of the money for up to two weeks.

**Consumer** advocates and state regulators have **compared** such payday **lenders** to loan **sharks** . In one **case** , a **customer** of a payday lender paid a 286 percent annual interest rate on a \$300 loan...

11/3,K/50      (Item 2 from file: 608)  
DIALOG(R)File 608:KR/T Bus.News.  
(c)2000 Knight Ridder/Tribune Bus News. All rts. reserv.

06595531      (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**British Advertising Standards Agency Warns Financial Companies**

Ginger Roberts - Search Report

Rosanna Spero

Daily Mail and the Financial Mail on Sunday, London

October 07, 1998

DOCUMENT TYPE: NEWSPAPER      RECORD TYPE: FULLTEXT      LANGUAGE: ENGLISH

WORD COUNT:      366

...TEXT: Bank of England meeting tomorrow, then a flurry of adverts comparing rates will further confuse **consumers** .  
In the Woolwich's **case** , highlighted this month, the **bank** was censured for **comparing** its Card Saver account paying 7 pc with four other accounts, in an advert on...

11/3,K/51      (Item 3 from file: 608)

DIALOG(R)File 608:KR/T Bus.News.

(c)2000 Knight Ridder/Tribune Bus News. All rts. reserv.

00118028      Story Number: 5107      (USE FORMAT 7 OR 9 FOR FULLTEXT)

**BANK OF AMERICA TO CLOSE THREE BRANCHES ON OCEAN BOULEVARD**

Julie Gallego

Press-Telegram

September 30, 1992 23:24 E.T.

DOCUMENT TYPE: Newspaper      RECORD TYPE: Fulltext      LANGUAGE: English

WORD COUNT:      689

...TEXT: the space  
was leased or owned and proximity to other branches, Coleman said.  
In the **case** of the **Bank** of America in the World Trade Center, the  
"number of **customers** and traffic **patterns** were the issue," he said.  
Apparently there was not enough business at that branch to...

11/3,K/52      (Item 1 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

(c) 2000 The Gale Group. All rts. reserv.

02667922      SUPPLIER NUMBER: 53896221      (USE FORMAT 7 or 9 FOR FULL TEXT)

**Pacific Lumber/Scotia Pacific File Information on Sustained Yield Plan with  
California Department of Forestry and Fire Protection.**

Business Wire, 0065

Feb 17, 1999

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:      535      LINE COUNT: 00048

...      conduct future operations so as to meet financial obligations,  
avoid additional layoffs, mill closings, and **customer** supply disruptions;  
and to satisfy other obligations to employees, **customers** and **creditors** .  
However, computer **modeling** indicates a "base **case** " average annual  
harvest estimate under the revised HCP that is well below the required  
minimum...

11/3,K/53      (Item 2 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

(c) 2000 The Gale Group. All rts. reserv.

02322960      SUPPLIER NUMBER: 19127144      (USE FORMAT 7 or 9 FOR FULL TEXT)

**Bank of Montreal First to Offer Instant Approvals For Mortgages Over the  
Internet**

PR Newswire, p214DCF002

Feb 14, 1997

LANGUAGE: English      RECORD TYPE: Fulltext



**financial institutions** striving to provide **consumers** with self-directed banking as a means to differentiate themselves and build enduring customer relationships...

11/3,K/57 (Item 6 from file: 649)  
DIALOG(R) File 649:Gale Group Newswire ASAP(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02201973 SUPPLIER NUMBER: 18350783 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**HP Expands Solution-Integration Offerings With Global Financial Services Industry Solution Centers; New Solution Centers Specialize in Effective Application of Technology as Enabler for Financial Institutions.**  
Business Wire, p6041316  
June 4, 1996  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 834 LINE COUNT: 00081

... helps financial institutions improve customer service and expand into new delivery channels to reach new **customers** .  
-- **Decision -support** Solutions -- help **financial institutions** manage risk, measure profitability, manage assets and **customer** relationships through information **modeling** and integration.  
-- Business Messaging -- provides **financial institutions** with integrated solutions to automate and streamline the investment process.  
-- Security -- helps analyze security requirements...

11/3,K/58 (Item 1 from file: 710)  
DIALOG(R) File 710:Times/Sun.Times(London)  
(c) 2000 Times Newspapers. All rts. reserv.

07472842  
**Mortgages under the microscope; Weekend Money**  
Times of London (TL) - Saturday, May 15, 1993  
By: Nicola Cole  
Section: Features  
Word Count: 827

...applicants' income and outgoings statements have also become common.

"No one is ever a straightforward **case** ," according to one **lender** ; yet shades linger of the "standard **profile** " **customer** : securely employed in a full-time job, earning an average industrial wage exceeding Pounds 15  
...

?t17/3,k/8,30,37

17/3,K/8 (Item 8 from file: 485)  
DIALOG(R)File 485:Accounting and Tax Database  
(c) 1999 Bell & Howell. All rts. reserv.

00681314

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

**Credit scoring and artificial intelligence**  
Bower, Jeffrey E; Sawicki, Robert M  
ABA Bank Compliance v19 n7 PP: 37-42 Jul/Aug 1998  
ISSN: 0887-0187 JRNL CODE: BCP  
WORD COUNT: 3958 LINE COUNT: 360

Accounting and Tax Database\_1971-1999/Nov W2  
...TEXT: differentiating applicant creditworthiness.

Both custom and pooled-data scorecards can be applied to individual credit **applications** systematically or manually. Depending on the sophistication of the **lender** 's **computer** system, scoring **models** can be run on-line, based on entered **application** data and "pulled in" credit bureau data, or they can be done manually through the...

17/3,K/30 (Item 30 from file: 485)  
DIALOG(R)File 485:Accounting and Tax Database  
(c) 1999 Bell & Howell. All rts. reserv.

00470055

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

**A new software program gives a quick comparison of credit reports**  
Anonymous  
Credit Card News PP: 6 Jun 15, 1994  
JRNL CODE: ACCN  
WORD COUNT: 626 LINE COUNT: 57

Accounting and Tax Database\_1971-1999/Nov W2  
...TEXT: permissible purpose to use a credit report," he says.

Under the Fair Credit Reporting Act, **lenders** aren't allowed to review credit reports simply for **comparison** purposes. But they can do **comparisons** during the normal process of evaluating credit **applications**

Among the **lenders** that have expressed interest in the **software**, Wolfson says, are MBNA Corp., the nation's third-largest card issuer, which has ordered...

17/3,K/37 (Item 37 from file: 485)  
DIALOG(R)File 485:Accounting and Tax Database  
(c) 1999 Bell & Howell. All rts. reserv.

00306909

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

**Lending Systems: Know the Score**  
Palmieri, Mario  
Bankers Monthly v108 n2 PP: 30-31 Feb 1991  
ISSN: 0005-5476 JRNL CODE: BKM  
WORD COUNT: 1197 LINE COUNT: 109

Accounting and Tax Database\_1971-1999/Nov W2

Ginger Roberts - Search Report

ABSTRACT: In identifying the potential for bankruptcy in a **borrower** ,  
**banks** have frequently used **computer models** for credit scoring.  
Recently, **automated** scoring **models** have been developed to predict  
personal bankruptcy specifically. The 3 national credit bureaus - Equifax  
Inc...  
?

?t17/7/204

>>>Format 7 is not valid in file 169

17/7/204 (Item 48 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00343026 (THIS IS THE FULLTEXT)

**Freddie Goldworks users will have access to IMX matchmaker**

Anonymous

National Mortgage News, v22, n47, p21, Aug 17, 1998

TEXT:

McLean, VA-Freddie Mac has announced that lenders connected to the Goldworks network will soon be able to use Goldworks to reach IMX Matchmaker for bidding on broker loan packages.

IMX enables brokers to post **borrower** and loan information using the **MatchMaker software**.

From Goldworks, **lenders** can query the IMX database to search for, select and bid on loans meeting their established lending criteria.

When a lender places a bid, the broker is notified by the MatchMaker software, by email and by alphanumeric pager.

Only after a bid is accepted are the identities of the lender and broker revealed. Upon acceptance, the lock-in is binding for both broker and lender. Loan file delivery then proceeds as in a traditional transaction.

Because both Goldworks and IMX run on the IBM network, spokespersons for both companies called the connection 'seamless:

"We see this as a win-win for both sides," Goldworks director Griff Straw told National Mortgage News. "It made sense to connect the two. This is a valueadded service that builds the value of Goldworks to our Freddie Mac sellerservicers.

"It opens another channel for acquiring mortgages in an efficient and cost-effective manner. IMX wants to start a systematic approach to expansion," he continued, "and this puts them at the doorway to over 1,000 lenders nationwide"

"Anyone using Goldworks can now get convenient access to IMX as well," IMX founder and executive vice president Steve Fraser told NMN. "We are excited about Freddie's Loan Prospector automated underwriting as well as the ease of use lenders and brokers get from the connection of the two systems"

Mr. Fraser said he hoped the IMXGoldworks connection would facilitate creating a 'portable' underwriting decision that would enable brokers using IMX Matchmaker to get an LP underwriting decision they could use with any Freddie Mac approved sellerservicer to secure the best loan for a borrower.

"There is no current link to LP for IMX," said Mr. Straw. "It's just something that has not evolved yet Maybe we should be talking about it:"

He said Freddie currently has no master plan for such an arrangement, though brokers can get LP access through the sponsorship of approved lenders.

IMX, founded in 1995 to create a neutral electronic marketplace for the mortgage industry, and is privately owned and funded by San Francisco area venture capital companies.

GoldWorks is a secure, accessrestricted TCP/IP network that links almost 1,200 eligible mortgage industry participants including lenders, brokers, real estate professionals, title companies, appraisers, mortgage insurers, and credit and information service providers to conduct electronic commerce with one another and with Freddie Mac.

"Now that deadlines are upon them and they are nowhere close to meeting Y2K compliance, these servicers see their only alternative as selling their portfolios or having another company subservice their portfolios - in either case they lose their servicing department. McDonald Computer's 90-day Servicing/T.I.M.E. conversion gives these servicers

Ginger Roberts - Search Report

another alternative" Other enhancements to this latest version of Servicing/TI.M.E. are forced-placed insurance tracking, bankruptcy foreclosure tracking and universal tracking, as well as on-line loan file maintenance history.

The product is available either as a service bureau or standalone system and performs all mortgage servicing tasks such as cash processing, escrow disbursements, on-line collection, automated hazard tracking and force placing of policies, investor reporting, customer service, tax service, lockbox, ACH, foreclosure tracking, custom letter generation and other servicing duties.

Year-end processing includes initialization of files, annual statement, IRS reporting, escrow analysis, and any desired special forms.

Copyright Faulkner & Gray, Inc. 1998

?

?t17/7/501

>>>Format 7 is not valid in file 169

17/7/501 (Item 56 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02543072 SUPPLIER NUMBER: 21067127 (THIS IS THE FULL TEXT)  
**North Dallas Bank First to Implement Internet-Based Customer Profiling  
Software From Ignite Sales, Inc.**  
PR Newswire, p827DATH024  
August 27, 1998

TEXT:

MoneyMatch(TM) Is Industry's First Web-Based Product to Provide Customized Services of Value to Both Financial Institutions and their Customers  
DALLAS, Aug. 27 /PRNewswire/ -- Ignite Sales Inc., a Web commerce applications development company based in Dallas, today announced that North Dallas Bank & Trust will be the first to provide MoneyMatch(TM), the company's industry-leading Web application that directly matches banking customers with banking products. MoneyMatch is a unique online product that provides a previously-untapped revenue source for banking and other financial institutions while giving their customers unparalleled customized financial planning services.

"North Dallas Bank is pleased to be the first banking enterprise to offer this innovative product as a benefit to our depositors and potential customers," said Sam Renshaw, senior executive vice president and CFO of North Dallas Bank. "The powerful features of MoneyMatch will be a welcome service for our clients, allowing them to gain insight into the ways others in similar financial situations save, spend and borrow money. Customers visiting North Dallas Bank's Web site will be able to use MoneyMatch to make smarter, better informed decisions about their finances and about our institution's services."

According to Julie Hamrick, president of Ignite Sales, MoneyMatch is the first online product to provide a customized service for both banks and banking customers by matching customer needs with available financial products and services.

"MoneyMatch helps banks more precisely predict what kinds of financial products will sell to specific bank customers," Hamrick said. "Banks that add MoneyMatch to their Web sites know which depositors are thinking of buying a car, are considering applying for a mortgage, are thinking of a home improvement loan or are looking for ways to fund retirement."

"On the customer side, MoneyMatch lets banking customers compare their monetary situation to other people of their same age, income and family situation. They can then use the application to learn new ways to reach their financial goals, determine how much they will need to save for retirement or simply discover new banking services that can make their lives easier. They can also apply online for banking products at their own convenience, any time, day or night."

About Ignite Sales, Inc.

Ignite Sales is a Dallas-based developer of innovative Web-based electronic commerce applications for banking and other vertical industries. The Ignite Sales management team has been in place since February 1997 and includes professionals with extensive experience in the areas of software development, strategic marketing, financial planning and sales.

About North Dallas Bank

North Dallas Bank & Trust Co., established in 1961, has more than \$500 million in assets and is a locally owned, independent bank with three locations in the Dallas/Ft. Worth Metroplex, with a fourth banking center to open in Frisco in February 1999. Banking centers are currently located

Ginger Roberts - Search Report

at: Preston Road and LBJ Freeway, Las Colinas and Plano.

SOURCE Ignite Sales Inc.

-0-

08/27/98

/CONTACT: Barbara Boe of Ignite Sales Inc., 972-458-5522; or Mike  
Smith of North Dallas Bank & Trust Co., 972-716-7290/

/Web site: <http://www.ignitesales.com/>

CO: Ignite Sales Inc.; North Dallas Bank & Trust Co. ST: Texas IN:  
FIN CPR SU: PDT

MJ-AH -- DATH024 -- 2787 08/27/98 12:26 EDT <http://www.prnewswire.com>

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File 275:Gale Group Computer DB(TM) 1983-2000/Jan 19

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File 674:COMPUTER NEWS FULLTEXT 1989-1999/DEC W2

(c) 1999 IDG COMMUNICATIONS

File 47:Gale Group Magazine DB(TM) 1959-2000/Jan 19

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File 16:Gale Group PROMT(R) 1990-2000/Jan 19

(c) 2000 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2000/Jan 19

(c)2000 The Gale Group

Set	Items	Description
S1	4557964	APPLICATION? ? OR APPLICANT? ? OR CONSUMER? ? OR SHOPPER? ? OR CUSTOMER? ? OR BORROWER? ?
S2	2357014	LENDER? ? OR BANK? ? OR CREDIT()UNION? ? OR FINANCIAL()INS- TITUTION? ? OR LOAN()SHARKS OR CREDITOR? ? OR LENDING()INSTIT- UTION? ? OR LENDING()AGENC?
S3	3494619	MATCH? OR PROFIL? OR COMPAR? OR MODEL? OR PATTERN?
S4	1223071	CONDITIONAL OR IF(5N)THEN(5N)ELSE OR CASE OR FUZZY OR NEUR- AL()NETWORK? OR EXPERT()SYSTEM? ? OR RULE()BASED OR KNOWLEDGE- BASE? OR DSS OR DECISION()SUPPORT
S5	1069519	CREDIT()SCOR? OR RISK? ?
S6	3439426	NETWORK? OR INTERNET OR TELECOMMUNICATION? OR LAN OR INTRA- NET OR EXTRANET OR EDI OR ELECTRONIC()DATA()INTERCHANG?
S7	5075	S1(6N)S2(6N)S3
S8	496	S6(20N)S7
S9	56	S4(6N)S7
S10	274	S6(6N)S7
S11	42	RD S9 (unique items)
S12	193	RD S10 (unique items)
S13	36	S11 NOT S12
S14	944862	S6/DE,DD,IT,TT
S15	507	S7(6N)(SOFTWARE OR COMPUTER? OR AUTOMAT? OR ONLINE OR INFO- RMATION()SYSTEM? ? OR DSS)
S16	217	S7 AND S14
S17	374	RD S15 (unique items)
S18	83	CREDITCONNECTION
S19	121	CREDITREVUE
S20	154	S18:S19
S21	96	RD (unique items)
S22	20974	(CRITERIA? OR CRITERION OR ATTRIBUTE? ? OR PARAMETER? ?)(4- N)S3
S23	0	S19 AND S22
S24	62	(S7 OR S22)(20N)(CLIENT?(6N)SERVER?)
S25	47	RD (unique items)
S26	495	S6(10N)S22
S27	362	RD (unique items)
S28	22	LOAN()ORIGIN?/DE
S29	18	LOAN()APPROVAL/DE
S30	1813	CREDIT()MANAGEMENT/DE
S31	15752	(CREDIT OR LOAN)(2N)PROCESSING
S32	282	(S7 OR S22) AND (S28:S31)
S33	265	(S4 OR S6 OR SOFTWARE OR COMPUTER? OR AUTOMAT? OR ONLINE OR INFORMATION()SYSTEM? ?) AND S32
S34	3	S21 AND S33
S35	4786	(S7 OR S22)(20N)(S4 OR S6 OR SOFTWARE OR COMPUTER? OR AUTO- MAT? OR ONLINE OR INFORMATION()SYSTEM? ?)
S36	97	S32 AND S35
S37	67	RD (unique items)
S38	3	S37 AND S21
S39	113	S25 OR S34 OR S37 OR S38



04057272      SUPPLIER NUMBER: 15320850      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Chicago should aid client half of client/server; 32-bit apps will help distributed computing. (Microsoft Corp.'s upgrade for Windows graphical user interface, code-named Chicago)**

Vizard, Michael

PC Week, v11, n15, p19(2)

April 18, 1994

ISSN: 0740-1604      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 517      LINE COUNT: 00042

... of this client/server networking tool.

"Chicago will be a big step forward to enterprisewide **client / server** applications," added Roy Wetterstrom, a managing partner with Micro Modeling Associates Inc., a developer of custom **client /server applications** in New York. "A lot of our **customers** are **financial institutions** with a lot of processes going on, and they've already stated that Chicago is...

40/3,K/27      (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06927318      Supplier Number: 58536748      (USE FORMAT 7 FOR FULLTEXT)

**E-Loan Named Exclusive Mortgage Provider for hrblock.com.**

Business Wire, p1229

Jan 12, 2000

Language: English      Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 818

... personal Loan Consultant.

About E-LOAN, Inc.

Founded in 1996, E-LOAN, Inc., a leading **online** lending company, offers mortgages, car loans, credit cards and small business loans. At [www.eloan.com](http://www.eloan.com), **borrowers** can **compare**, apply for and obtain loans from many nationally recognized **lenders**. After closing a loan, E-LOAN, Inc., provides ongoing monitoring services, helping consumers manage their...

...Trade, Wingspanbank.com, Kelley Blue Book, AutoTrader.com and Car & Driver Online. The company's **loan processing** center is located in Dublin, CA. E-LOAN, Inc. is publicly traded on the Nasdaq...

40/3,K/28      (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06880115      Supplier Number: 58275541      (USE FORMAT 7 FOR FULLTEXT)

**New Online Auto Financing Resource Powered by Bank One and CMSI; Auto-decisioning Capability Enables CarsDirect.com Customers to Apply and Get Approved Online - In Seconds.**

PR Newswire, p4273

Dec 16, 1999

Language: English      Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 695

(USE FORMAT 7 FOR FULLTEXT)

**New Online Auto Financing Resource Powered by Bank One and CMSI; Auto-decisioning Capability Enables CarsDirect.com Customers to Apply and**

**Get Approved Online - In Seconds.**

TEXT:

...com have joined forces to provide CarsDirect.com customers the ability to apply for financing **online** using technology developed by Credit Management Solutions, Inc. (Nasdaq: CMSS). The **online** financing service will be available starting in January, 2000.

... of the loan even after approval.

The completed application form will be transmitted over the **Internet** and CMSI's **CreditConnection network** and delivered directly into Bank One's **credit processing** system by CMSI's CreditOnline **Internet** gateway. At that point, the application will be analyzed and a decision rendered utilizing Bank One's version of **CreditRevue**, a fully **automated credit processing** system also developed by CMSI.

"CMSI's technology has helped Bank One streamline our origination operations over the last six years, and it now helps us offer **online** financing solutions for our various **Internet** business partners," said Keith Kendrick, President of E-Commerce at Bank One's Finance One...

...the link through which we will drive the speed and value-added financing features that **online consumers** and **online** auto sellers are looking for."

"The **Bank One/CarsDirect.com model** is an excellent example of one of the new and exciting opportunities the Web provides...

...commercial and business customers and consumers. Information about Bank One can be accessed on the **Internet** at [www.bankone.com](http://www.bankone.com).

About CarsDirect.com

CarsDirect.com (<http://www.carsdirect.com>) is a new **Internet** company that lets consumers complete the vehicle purchase transaction. With CarsDirect.com, shoppers can research...

...Private Equity Partners LLC.

About CMSI

Since it was founded in 1987, CMSI's credit **automation** and loan marketing technology services and **software** have been the choice of the world's largest and most demanding lending institutions. Building on its leadership, the company is rapidly becoming a premier provider of **Internet**-based **online** lending and leasing technology. CMSI licenses credit decisioning and other **automation** systems and services for consumer and business credit. CMSI also offers a portfolio of products...

...fee basis. The Company's e-commerce products and services are built around its CreditOnline **Internet** gateway and its patented **CreditConnection** technology (<http://www.creditconnection.com>), which links credit originators such as automobile dealers and borrowers with an extensive **network** of leading prime and non-prime lenders. **CreditConnection**, CreditOnline, and **CreditRevue** are trademarks or registered trademarks of CMSI.

Press releases and other CMSI information can be...

PRODUCT NAMES: 6020000 (Commercial Banks); 7372460 (Professional Practice **Software**)

SIC CODES: 6020 (Commercial Banks); 7372 (Prepackaged **software**)

NAICS CODES: 52211 (Commercial Banking); 51121 (**Software Publishers**)

40/3,K/29 (Item 3 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06865189 Supplier Number: 58163740 (USE FORMAT 7 FOR FULLTEXT)

**RespondTV Launches National Charter Advertising Program to Advance Enhanced Television Advertising Applications.**

PR Newswire, p0119

Dec 13, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1289

... www.dominos.com.

About E-LOAN, Inc.

Founded in 1996, E-LOAN, Inc., the leading **online** lending company, offers mortgages, car loans, credit cards and small business loans. At www.eloan.com, **borrowers** can **compare**, apply for and obtain loans from many nationally recognized **lenders**. After closing a loan, E LOAN, Inc., provides ongoing monitoring services, helping consumers manage their...

...TRADE, Wingspanbank.com, Kelley Blue Book, AutoTrader.com and Car & Driver Online. The company's **loan processing** center is located in Dublin, CA. E-LOAN, Inc. is publicly traded on the Nasdaq...

40/3,K/30 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06852514 Supplier Number: 58049697 (USE FORMAT 7 FOR FULLTEXT)

**Sun and DCI Deliver Next-Generation Client/Server Solutions to Community Banks.**

PR Newswire, p6300

Dec 7, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 878

... DCI has created the architecture that will allow us to manage all aspects of our **customers** ' technology -- a **model** that allows **banks** to focus on their core business."

The DCI **client /server** banking package gives banks the opportunity to take advantage of a higher level of system...

40/3,K/31 (Item 5 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06747673 Supplier Number: 56727731 (USE FORMAT 7 FOR FULLTEXT)

**New Contract Expected To Make CyberLoan Network Nation's Largest On-Line System for Manufactured Housing Loans.**

Business Wire, p0405

Oct 21, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 541

... each day for a consortium of mobile home makers and their dealers. Because of new **loan processing** contracts Premier has recently received, Premier expects to reach 500 applications per day within the...

...CyberLoan Network, by design, is extremely scalable and easy to adapt to any on-line **loan application processing** system. As a result, we can complete a system like Premier's in 30 to...

...streamlines many of the processes fundamental to loan origination through highly proprietary on-line **loan application**, analysis, **lender matching**, routing and expert advice systems. CyberLoan technology is

designed to help **lenders** increase loan volume while reducing relative risk.

In February 1999, this technology was adapted to the CyberLoan **Network**, an on-line multi-lender loan application system currently used by many of the United...

40/3,K/32 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06732297 Supplier Number: 56528087 (USE FORMAT 7 FOR FULLTEXT)  
**E-LOAN Rated Number One Online Mortgage Site by Gomez Advisors.**  
Business Wire, p0139  
Oct 19, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 772

... of mortgages from over 70 lenders, ranging from nationally recognized institutions to small, aggressive regional **lenders**. **Consumers** can obtain customized mortgage recommendations based on their personal financial **profiles**, then **compare** mortgage rates and complete the entire loan transaction **online**. E-LOAN's proprietary E-Track service keep customers up to date on the progress...

...and small business loans to its product line in September 1999. At [www.eloan.com](http://www.eloan.com), **borrowers** can **compare**, apply for and obtain loans from many nationally recognized **lenders**. After closing a loan, E-LOAN, Inc. can, at the customer's request, continue to...

...rade, Wingspanbank.com, Kelley Blue Book, AutoTrader.com and Car & Driver Online. The company's **loan processing** center is located in Dublin, Calif. E-LOAN, Inc. is publicly traded on the Nasdaq...

40/3,K/33 (Item 7 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06654964 Supplier Number: 55824441 (USE FORMAT 7 FOR FULLTEXT)  
**zipRealty.com Partners with E-LOAN to Power the zipRealty.com Loan Center.**  
Business Wire, p1468  
Sept 22, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 602

... information, please visit [www.zipRealty.com](http://www.zipRealty.com).  
About E-LOAN, Inc.  
E-LOAN, Inc. launched its **online** mortgage operations in June 1997. At [www.eloan.com](http://www.eloan.com), **borrowers** can **compare**, apply for and obtain home loans from many nationally recognized **lenders**. E-LOAN, Inc. offers borrowers origination cost savings of more than 50 percent as compared...

...become available, helping consumers turn a mortgage into a working financial asset. The company's **loan processing** center is located in Dublin, CA. E-LOAN, Inc. is publicly traded on the Nasdaq...

40/3,K/34 (Item 8 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06645768 Supplier Number: 55785889 (USE FORMAT 7 FOR FULLTEXT)  
**E-LOAN Hires Countrywide's E-Commerce Head; Cameron King Joins E-LOAN as Senior Vice President of Technology Integration.**  
Business Wire, p1127  
Sept 20, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 638

... and Exchange Commission.  
About E-LOAN, Inc.  
Founded in 1996, E-LOAN, Inc. launched its **online** mortgage operations in the United States in June 1997. At [www.eloan.com](http://www.eloan.com), **borrowers** can **compare**, apply for and obtain home loans from many nationally recognized **lenders**. E-LOAN, Inc. offers borrowers origination cost savings of more than 50 percent as compared...  
...mortgage loans to customers of Yahoo!, DLJ Direct, Telebank and E  
rade. The company's **loan processing** center is located  
in Dublin, CA. E-LOAN, Inc. is publicly traded on the Nasdaq...

40/3,K/35 (Item 9 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06623519 Supplier Number: 55707253 (USE FORMAT 7 FOR FULLTEXT)  
**E-LOAN Appoints Chief Executive Officer of Australian Joint Venture.**  
Business Wire, p0400  
Sept 9, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 581

... and Exchange Commission.  
About E-LOAN, Inc.  
Founded in 1996, E-LOAN, Inc. launched its **online** mortgage operations in the United States in June 1997. At [www.eloan.com](http://www.eloan.com), **borrowers** can **compare**, apply for and obtain home loans from many nationally recognized **lenders**. E-LOAN, Inc. offers borrowers origination cost savings of more than 50 percent as compared...  
...mortgage loans to customers of Yahoo!, DLJ Direct, Telebank and E  
rade. The company's **loan processing** center is  
located in Dublin, CA. E-LOAN, Inc. is publicly traded on the Nasdaq  
...

40/3,K/36 (Item 10 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06584638 Supplier Number: 55537540 (USE FORMAT 7 FOR FULLTEXT)  
**E-LOAN to Acquire CarFinance.com; Auto loans Added to E-LOAN's Product Line; Broad Strategic Deal With Bank of America.**  
Business Wire, p0448  
August 23, 1999  
Language: English Record Type: Fulltext

Document Type: Newswire; Trade  
Word Count: 878

... filed with the Securities and Exchange Commission.

About E-LOAN

E-LOAN, Inc. launched its **online** mortgage operations in June 1997. At [www.eloan.com](http://www.eloan.com), **borrowers** can **compare**, apply for and obtain home loans from many nationally recognized **lenders**. E-LOAN, Inc. offers borrowers origination cost savings of more than 50 percent as compared...

...become available, helping consumers turn a mortgage into a working financial asset. The company's **loan processing** center is located in Dublin, CA. E-LOAN, Inc. is publicly traded on the Nasdaq...

**40/3,K/37 (Item 11 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06580679 Supplier Number: 55522595 (USE FORMAT 7 FOR FULLTEXT)  
**Cotelligent Helps Mississippi Bank Streamline Branch Implementation Process.**

PR Newswire, p4042

August 20, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 430

... manual efforts for small to mid-size conversions. The company used PC software to carefully **match** the **bank** products, accounts and **customers** in the purchased branch to B&K's Phoenix **client server** system. In the past, a similar conversion would have required processing each account and customer...

**40/3,K/38 (Item 12 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06482434 Supplier Number: 55135190 (USE FORMAT 7 FOR FULLTEXT)  
**E-LOAN and Road Runner to Offer Financial Services Over Broadband.**

Business Wire, p0042

July 13, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 644

... [www.emotionstudios.com/clients/newsroom/startBBND.mov](http://www.emotionstudios.com/clients/newsroom/startBBND.mov)

About E-LOAN

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...become available, helping consumers turn a mortgage into a working financial asset. The company's **loan processing** center is located in Dublin. E-LOAN, Inc. is publicly traded on the Nasdaq system...

**40/3,K/39 (Item 13 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06437244 Supplier Number: 54985202 (USE FORMAT 7 FOR FULLTEXT)

**Poland's Largest Bank to Install Fair, Isaac's CreditDesk.**

PR Newswire, p6063

June 24, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 366

... other portfolios -- such as retail, auto loans and mortgages -- to speed up decision-making when **processing loan** applications, to improve the quality of its lending portfolio by reducing the number of bad loans, and to centralize and ensure consistency of credit risk management throughout the **bank**.

The company currently uses Fair, Isaac's CreditTable(R) International credit **application models** and FastTrack(TM) data analysis and reporting **software**.

CreditDesk provides credit grantors with a cost-effective, empirical method to increase acceptance rates, reduce...

40/3,K/40 (Item 14 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06366268 Supplier Number: 54723439 (USE FORMAT 7 FOR FULLTEXT)

**E-LOAN Announces International Plans; Initiatives in Europe and Asia.**

Business Wire, p0296

May 25, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 466

... will be capitalized with 500 million yen.

About E-LOAN

E-LOAN, Inc. launched its **online** mortgage operations in June 1997. At www.eloan.com, **borrowers** can **compare**, apply for and obtain home loans from many nationally recognized **lenders**. E-LOAN offers **borrowers** origination cost savings of more than 50 percent as **compared** to obtaining a mortgage through most traditional mortgage brokers and single-source **lenders**. After closing a loan, E-LOAN can, at the customer's request, continue to send...

...on many leading web sites, including Yahoo!, DLJdirect, E  
rade and  
CBSMarketWatch. The company's **loan processing** center is located in  
Dublin, Calif. E-LOAN's investment partners include Benchmark Capital,  
Sequoia...

40/3,K/41 (Item 15 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06355244 Supplier Number: 54687302 (USE FORMAT 7 FOR FULLTEXT)

**E-LOAN Launches E-Track Pro; Online Mortgage Loan Tracking System for Realtors.**

Business Wire, p0021

May 21, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 491

... possible -- and get them into their homes."

About E-LOAN

E-LOAN, Inc. launched its **online** mortgage operations in June 1997. At www.eloan.com, **borrowers** can **compare**, apply for and obtain home loans from many nationally-recognized **lenders**. E-LOAN offers **borrowers** origination cost savings of more than 50 percent as **compared** to obtaining a mortgage through most traditional mortgage brokers and single-source **lenders**.

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...on many leading web sites, including Yahoo!, DLJdirect, E  
rade and

CBSMarketWatch. The company's **loan processing** center is located in Dublin, CA. E-LOAN's investment partners include Benchmark Capital, Sequoia...

40/3,K/42 (Item 16 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06338594 Supplier Number: 54629923 (USE FORMAT 7 FOR FULLTEXT)

**COMPANY OFFERS BANK IN A BOX SYSTEM.**

Retail Delivery News, v4, n9, pNA

May 12, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 897

... facilitate all necessary back-end operation support, including running a core content engine for deposit **loan processing**, call center and card management, and imaging services. The institution only has to concern itself...

...Dynamic content. The ability to adapt infrastructure to the market's changing needs, such as **profile applications** that allow **banks** to author a product for a specific **consumer**;

2. Aggregate financial relationships B banking, brokerage and insurance **online**. The technology still requires middleware to connect products, but each need to be delivered in...

40/3,K/43 (Item 17 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06214494 Supplier Number: 54188329 (USE FORMAT 7 FOR FULLTEXT)

**TOTALLY SPECIFIC MARKETING.**

CardFAX, v1999, n48, pNA

March 10, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 128

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Total System Services in the third quarter of 1999 plans to offer **customer software** to help **banks match** their policies to specific cardholder segments. "There is a general industry focus on customer service...

PRODUCT NAMES: 7374341 (**Credit Card Processing Services**)



40/3,K/44 (Item 18 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06161787 Supplier Number: 53976770 (USE FORMAT 7 FOR FULLTEXT)  
**LendingTree, Inc. and CMSI Announce Unique Internet Lending Solution For Automobile Financing.**  
PR Newswire, p0431  
March 1, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1114

**LendingTree, Inc. and CMSI Announce Unique Internet Lending Solution For Automobile Financing.**

**CreditConnection Network** of Leading Automobile Lenders  
CHARLOTTE, N.C., and ANNAPOLIS JUNCTION, Md., March 1 /PRNewswire/ --  
LendingTree Inc., the **online** loan center, and Credit Management  
Solutions, Inc. (Nasdaq: CMSS), creator of the **CreditConnection** (R)  
**network** and service, announced today a strategic alliance to develop the  
first Web-based, end-to...

...of minutes.

The alliance sets a new standard for automobile financing by  
interfacing LendingTree's **online** loan center and proprietary filtering  
technology with **CreditConnection** 's **network** of leading prime and  
non-prime automobile lenders . LendingTree's filtering technology **matches**  
a car buyer's credit request with appropriate **lenders** and allows these  
**lenders** to bid for a **consumer** 's business. The **CreditConnection**  
**network** , which electronically transmits credit applications directly into  
a lender's loan origination system, will allow...

...automobile aggregators and dealers about licensing the LendingTree-CMSI  
joint technology.

Large Growth Expected in **Online** Automobile Lending

The last few years have seen a tremendous growth in the number of...

...million consumers, one-third of the expected new car buyers, are  
predicted to use the **Internet** to shop for a new car in the year 2000, up  
from 1.9 million in 1997. Killen & Associates predicts that 10% of all  
automobile loan applications will be taken **online** by 2000; 40% by the  
year 2005.

"CMSI is well recognized as the leader in providing technology to  
**automate** the vehicle financing process," says Doug Lebda, CEO of  
LendingTree. "Linking our technology to **CreditConnection** 's vast lender  
**network** will enable LendingTree and CMSI to become the leaders in the  
field of **online** automobile financing."

Both Companies Provide Unique Technology

LendingTree empowers consumers nationwide to apply **online** for many  
different types of loans from multiple lenders - at no charge to the  
borrower...

...of CMSI. "For the first time, consumers have instant access to  
automobile financing on the **Internet** from multiple sources 24 hours a  
day, seven days a week." **CreditConnection** connects credit originators,  
such as automobile dealers, to the lenders with whom they have  
relationships. Today, **CreditConnection** dealers can communicate  
electronically with some of the largest financial institutions, finance  
companies and captive...

...dealer customers to benefit from consumer traffic driven from automobile aggregator sites, dealer Web sites, **Internet** portals, and any other site related to automobiles or financing."

How the LendingTree-CMSI Solution...

...embeds LendingTree's credit request forms. Using LendingTree's unique filtering technology and CMSI's **CreditConnection** service and **network**, the credit request is **automatically** sent to the **lenders** that can provide the best loan based on the **borrower**'s credit **profile**. The request is loaded directly into the **lender**'s own credit origination system so that the lender can evaluate the request using their specific credit criteria. A decision is returned electronically to the consumer. Unlike other **online** financing options, which usually provide consumers with an offer from only one lender, customers can receive up to four offers within minutes using the LendingTree-CMSI technology and **network**. Lenders can even provide consumers with dealer referrals based on that customer's vehicle preference...

...and based in Charlotte, N.C., is the only place on or offline where a **network** of lenders bid for borrowers' business. Loan types include personal, auto, mortgage, home equity, debt...

...in 1987 and headquartered in Annapolis Junction, Md., Credit Management Solutions, Inc. provides consumer credit **automation** and loan marketing **software** and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is a **credit** origination and **processing** system used by financial institutions to **automate** and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, BancOne, Wells Fargo, The Associates, Wachovia, and WFS Financial among others. CMSI also developed and operates **CreditConnection** (R), a combined electronic **network** and service which electronically connects auto dealers with multiple financing sources for the submission and...

...of loans and leases. In the automotive sector, CMSI has entered into strategic alliances with **Automatic** Data Processing (ADP) Dealer Services Group and Universal **Computer** Systems, Inc. (UCS), two of the nation's leading providers of products and services to...

PRODUCT NAMES: 7372461 (Banking, Finance & Investment **Software**)

NAICS CODES: 51121 (**Software** Publishers)

40/3,K/45 (Item 19 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06074250 Supplier Number: 53556529 (USE FORMAT 7 FOR FULLTEXT)

**E\*TRADE** to Invest in Leading Online Mortgage Lender E-LOAN; **E\*TRADE** Expands Investment in Privately Held Internet Mortgage Company.

PR Newswire, p3090

Jan 13, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 981

... are headquartered in Palo Alto, Calif.

About E-LOAN

E-LOAN, Inc. is the leading **online** mortgage broker. At [www.eloan.com](http://www.eloan.com), **borrowers** can **compare**, apply for and obtain home loans from the nation's leading **lenders**. E-LOAN saves borrowers as much as 75 percent on brokerage fees through the elimination...

...including Yahoo! and The Motley Fool. The company is headquartered in Palo Alto, CA, with **loan processing** offices in Dublin, CA. E-LOAN's investment partners include Yahoo!, SOFTBANK, Sequoia Capital, Benchmark...

40/3,K/46 (Item 20 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05988684 Supplier Number: 53352635 (USE FORMAT 7 FOR FULLTEXT)  
**E-LOAN Dominates Online Mortgage Loan Industry With Total 1998 Origination Volume of Nearly \$4 Billion.**  
PR Newswire, p1429  
Dec 4, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 682

... prospect to go public in 1999.  
About E-LOAN

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...E\*Trade and The Motley Fool. The company is headquartered in Palo Alto, CA, with **loan processing** offices in Dublin, CA. E-LOAN's investment partners include Benchmark Capital, Sequoia Capital, SOFTBANK...

40/3,K/47 (Item 21 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05976695 Supplier Number: 53278716 (USE FORMAT 7 FOR FULLTEXT)  
**Server-Based Java Security Products Help Guard Your Enterprise Flank. (Software Review) (Evaluation)**  
Nance, Barry  
Network Computing, p86(1)  
Dec 1, 1998  
Language: English Record Type: Fulltext  
Article Type: Evaluation  
Document Type: Magazine/Journal; Trade  
Word Count: 3344

... SurfinGate to both Microsoft SQL Server 6.5 and Oracle 7.3.  
SurfinGate consists of **server**, database, central console and **client** components. Like AppletTrap's **server**-side software, SurfinGate's server module identified each incoming suspect applet by its size, checksum and other **attributes**, then **compared** the result to its Applet Security Profile list. The **server** blocked known malicious programs from reaching **client** computers and noted the security breach with log entries. Other applets traveled to the client...

40/3,K/48 (Item 22 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05953683 Supplier Number: 53219848 (USE FORMAT 7 FOR FULLTEXT)  
**E-LOAN Names Chief Financial Officer.**  
Business Wire, p0203

Nov 16, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 396

... Chris Larsen, CEO of E-LOAN.

About E-LOAN

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...E-Trade and The Motley Fool. The company is headquartered in Palo Alto, CA, with **loan processing** offices in Dublin, CA. E-LOAN's investment partners include Benchmark Capital, Sequoia Capital, SOFTBANK...

40/3,K/49 (Item 23 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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05924156 Supplier Number: 53160868 (USE FORMAT 7 FOR FULLTEXT)

**Microsoft Sells \$90 Million MSN Advertising Pact 10/28/98.**

Newsbytes PM, pNA

Oct 28, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 485

... entry to other information on the Web will become a major business model for the **Internet**. The pact with First USA indicates that Microsoft is successfully establishing that **model** with its collection of **consumer** oriented sites.

First USA is a subsidiary of **Bank One Corp.** The firm's Web address is: <http://www.firstusa.com/>

Microsoft's MSN...

PRODUCT NAMES: 4811520 (Online Services); 7374341 (**Credit Card Processing Services**)

40/3,K/50 (Item 24 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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05905758 Supplier Number: 53122958 (USE FORMAT 7 FOR FULLTEXT)

**E-LOAN Opens New 40,000-Square-Foot Office; Expanded Loan Processing and Call Center Enables E-LOAN to Triple Customer Service Staff.**

Business Wire, p0286

Oct 26, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 330

(USE FORMAT 7 FOR FULLTEXT)

**E-LOAN Opens New 40,000-Square-Foot Office; Expanded Loan Processing and Call Center Enables E-LOAN to Triple Customer Service Staff.**

TEXT:

...its new 40,000-square-foot office in Dublin, California. Moving E-LOAN's customer **loan processing** and call center to the newly leased office space in Dublin's Creekside Business Park...

Last November when we opened our 8,500-square-foot **loan processing** and call center we expected to grow rapidly," said Chris Larsen, chief

executive officer of...

...the highest level of service," said Janina Pawlowski, president of E-LOAN. "Expanding our customer **loan processing** and call center allows us to grow our force of service representatives and technical staff...

...demand of our growing customer base."

About E-LOAN

E-LOAN, Inc. is the leading **online** mortgage broker. At (<http://www.eloan.com>), **borrowers** can **compare**, apply for and obtain home loans from the nation's leading **lenders**. E-LOAN saves borrowers as much as 75 percent on brokerage fees through the elimination...

...E

rade and The

Motley Fool. The company is headquartered in Palo Alto, CA, with **loan processing**

offices in Dublin, CA. E-LOAN's investment partners include

Yahoo!, SOFTBANK, Sequoia Capital, Benchmark...

40/3,K/51 (Item 25 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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05804424 Supplier Number: 50297211 (USE FORMAT 7 FOR FULLTEXT)

**E-LOAN to Offer Online Mortgages to Aptiva PC Customers as Newest Member of IBM Owner Privileges Program.**

Business Wire, p9100042

Sept 10, 1998

Language: English Record Type: Fulltext

Article Type: Article

Document Type: Newswire; Trade

Word Count: 715

... cost savings.

About E-LOAN

E-LOAN, Inc. (<http://www.eloan.com>) is the leading **online** mortgage broker where **borrowers** can **compare**, apply for and obtain home loans from the nation's leading **lenders**. E-LOAN saves borrowers as much as 75 percent on brokerage fees through the elimination...

...sites, including E-Trade and Yahoo! The company is headquartered in Palo Alto, Calif., with **loan processing** offices in Dublin, Calif. E-LOAN's investment partners include Benchmark Capital and Technology Partners...

40/3,K/52 (Item 26 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2000 The Gale Group. All rts. reserv.

05802203 Supplier Number: 50293988 (USE FORMAT 7 FOR FULLTEXT)

**E-LOAN Selected as Key Service Provider by Bank Rate Monitor.**

Business Wire, p9090053

Sept 9, 1998

Language: English Record Type: Fulltext

Article Type: Article

Document Type: Newswire; Trade

Word Count: 774

... savings opportunities.

About E-LOAN

E-LOAN, Inc. (<http://www.eloan.com>) is the leading **online** mortgage broker where **borrowers** can **compare** , apply for and obtain home loans from the nation's leading **lenders** . E-LOAN saves borrowers as much as 75 percent on brokerage fees through the elimination...

...sites, including E-Trade and Yahoo!. The company is headquartered in Palo Alto, Calif., with **loan processing** offices in Dublin, Calif. E-LOAN's investment partners include Benchmark Capital and Technology Partners...

**40/3,K/53 (Item 27 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05790435 Supplier Number: 50280460 (USE FORMAT 7 FOR FULLTEXT)  
**E-LOAN and StockMaster Launch Co-Branded Mortgage Center.**  
Business Wire, p09020129  
Sept 2, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 692

... savings opportunities.  
About E-LOAN

E-LOAN, Inc. (<http://www.eloan.com>) is the leading **online** mortgage broker where **borrowers** can **compare** , apply for and obtain home loans from the nation's leading **lenders** . E-LOAN saves borrowers as much as 75 percent on brokerage fees through the elimination...

...sites, including E-Trade and Yahoo!. The company is headquartered in Palo Alto, Calif., with **loan processing** offices in Dublin, Calif. E-LOAN's investment partners include Benchmark Capital and Technology Partners...

**40/3,K/54 (Item 28 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05778443 Supplier Number: 50267008 (USE FORMAT 7 FOR FULLTEXT)  
**E-LOAN, NetNoir and the L.A. Urban League Launch Program to Promote Home Ownership and Computer Access Among African-Americans and Lower-Income Households and Communities.**  
Business Wire, p8270084  
August 27, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 1252

... Urban League.  
About E-LOAN

E-LOAN, Inc. (<http://www.eloan.com>) is the leading **online** mortgage broker where **borrowers** can **compare** , apply for and obtain home loans from the nation's leading **lenders** . E-LOAN saves borrowers as much as 75 percent on brokerage fees through the elimination **loan processing** offices in Dublin, Calif. E-LOAN's investment partners include Benchmark Capital and Technology Partners...

40/3,K/55 (Item 29 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05739908 Supplier Number: 50220035 (USE FORMAT 7 FOR FULLTEXT)  
**E-LOAN Delivers Mortgage Monitor to My Yahoo! Users; New Feature Enables People to Quickly and Easily Track and Manage Mortgage Information in One Place.**  
Business Wire, p8041110  
August 4, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 602

... other products, get pre-qualified or pre-approved, and apply for and obtain a loan **online** .

About E-LOAN

E-LOAN, Inc. (<http://www.eloan.com>) is the leading online mortgage broker where **borrowers** can **compare** , apply for and obtain home loans from the nation's leading **lenders** . E-LOAN saves borrowers as much as 75 percent on brokerage fees through the elimination...

...E-Trade and The Motley Fool. The company is headquartered in Palo Alto, Calif., with **loan processing** offices in Dublin, CA. E-LOAN's investment partners include Benchmark Capital and Technology Partners...

40/3,K/56 (Item 30 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05696691 Supplier Number: 50137557 (USE FORMAT 7 FOR FULLTEXT)  
**E-LOAN and Chinese Cyber City Launch Co-branded Loan Center; First Online Mortgage Marketplace for the Chinese-speaking Community.**  
Business Wire, p7010089  
July 1, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 721

... products and providers."

About E-LOAN

E-LOAN, Inc. (<http://www.eloan.com>) is an **online** mortgage marketplace where **borrowers** can **compare** , apply for and obtain home loans from the nation's leading **lenders** . E-LOAN saves borrowers as much as 75 percent on brokerage fees through the elimination...

...sites, including Yahoo! and E-Trade. The company is headquartered in Palo Alto, Calif., with **loan processing** offices in Dublin, Calif. E-LOAN's investment partners include Benchmark Capital and Technology Partners...

40/3,K/57 (Item 31 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05598808 Supplier Number: 48472561 (USE FORMAT 7 FOR FULLTEXT)  
**Internet Mortgage Lenders Take Advantage of Contour Software's Complete Lending Technologies.**

Business Wire, p5081027  
May 8, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1235

... country. Contour Software offers lenders everything from Web page design and maintenance to back office **loan processing** and tracking.  
"The demand for Internet-based mortgage origination tools and services has exploded in...

...site, it is then encrypted, and the loan application is automatically imported into Contour's **loan processing** software, The **Loan Handler(TM)**. Since there is no re-entering of data, IMF Loans staff also uses...

...also the capability to do immediate customized programs," stated Janina Pawlowski, CEO of E-Loan.

**Consumers** can perform various mortgage calculations, **compare lenders** ' products side-by-side, or complete a loan **application online** at a secure site. E-Loan offers loans from American Savings Bank, Bank United/Commonwealth...

40/3,K/58 (Item 32 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05595964 Supplier Number: 48469364 (USE FORMAT 7 FOR FULLTEXT)  
**Indy Mac Starts Direct Lending with Gallagher Financial Systems.**  
Business Wire, p5061027  
May 6, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 824

... on which the lender bases its pricing. It displays loans with a particular set of **parameters** for each **profile** . LoanWorks also uses Gallagher Millennium with its **automated** underwriting system developed in-house, said Holquin. The Indy Mac **automated** underwriting system takes the best parts of Freddie Mac's Loan Prospector and Fannie Mae...

...Gallagher Millennium encompasses all major components of loan production including qualifying potential borrowers, originating and **processing** **loan** applications, closing and settling loans, and tracking loans in a lender's pipeline. In addition...

40/3,K/59 (Item 33 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05397890 Supplier Number: 53138373 (USE FORMAT 7 FOR FULLTEXT)  
**Doi Client/Serv The Microsoft Way.(Technology Information)**  
Spencer, Ken  
ENT, p66(1)  
Nov 19, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Professional  
Word Count: 1742

... server applications are based on the premise that part of the



application runs on the **client** and another part runs on the **server** . Using this definition, both a traditional **client /server** application and an intranet/Internet application **match** this **criteria** . Both are viable technologies and work nicely together.

**Client /server** applications started out as two-tier applications, where the client contains most or all of...

40/3,K/60 (Item 34 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05397747 Supplier Number: 53120039 (USE FORMAT 7 FOR FULLTEXT)  
**NO LONGER 'BANKER'S HOURS'**.  
Orenstein, Alison F.  
Bank Systems + Technology, p30(1)  
April 1, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2998

... learning what customers want, retaining their loyalty and anticipating what they will want later on.

**Electronic data interchange (EDI)** and electronic funds transfer (EFT) technologies are enabling **banks** to build **consumer profiles** by tracking their transactions, observers said. **Customers** also are being grouped demographically via data warehousing and data mining, allowing banks to target...

...mortgage rate, and when they look to buy a car, they're likely to consider **processing** their **loan** application electronically, he noted. "This is the kind of thing banks need to enable so..."

40/3,K/61 (Item 35 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05378250 Supplier Number: 48178404 (USE FORMAT 7 FOR FULLTEXT)  
**Computer Associates**  
Yacono, John  
Computer Reseller News, p134  
Dec 15, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 996

... information on certain files, a client agent filters its directories so only information for files **matching** the **criteria** are sent over the network. Without that technology, the **server** would have to gather all the **clients** ' file names via the network and apply the filter itself.

For security over the network...

40/3,K/62 (Item 36 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05345820 Supplier Number: 48132049 (USE FORMAT 7 FOR FULLTEXT)  
**Doing Client/Server the Microsoft Way**  
ENT, p066

40/3,K/65 (Item 39 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04844970 Supplier Number: 47127705 (USE FORMAT 7 FOR FULLTEXT)  
**Bank of Montreal First to Offer Instant Approvals For Mortgages Over the Internet**  
PR Newswire, p0214DCF002  
Feb 14, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 777

... World Wide Web. "True Internet banking is the ability to offer online, real-time transaction **processing** and **credit** decisions," said Charles O. Rossotti, chairman of AMS. "Bank of Montreal is now using the...

...information to Strata(TM), the Bank's decisioning system, developed in conjunction with AMS. A **decision support** engine, Strata, takes **customer** information and scores it against the Bank's pre-defined risk levels, based on **customer profiles** and credit policy. Using this information, the **Bank** then makes an informed credit decision which it sends back to the customer over the **Internet**. The entire process takes only seconds.

Bank of Montreal, the first Canadian bank to go...

40/3,K/66 (Item 40 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04803898 Supplier Number: 47068623 (USE FORMAT 7 FOR FULLTEXT)  
**Juggling deeds, deadlines, part 2**  
InfoWorld, p96  
Jan 27, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 3356

... 14MB  
\* Need SQL drivers to access the database  
\* Used by administrators to create users and **profiles** and to set **server parameters**  
Web Client  
\* Can use workflows but can't build them because drag-and-drop capabilities don't...

40/3,K/67 (Item 41 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04717135 Supplier Number: 46944919 (USE FORMAT 7 FOR FULLTEXT)  
**JetForm Extends Dominant Lead in Banking Market**  
PR Newswire, p1203NETU002  
Dec 3, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1262

... has recently been licensed by PNC Bank Corp. while AgriBank uses

JetForm for business-critical **loan** -origination **processing** and routing. In addition, **Bank** of Boston has deployed a high-**profile** employee-reimbursement workflow **application** using JetForm, and **Bank** of Montreal uses JetForm for a branch banking and **automation** solution across its 850 offices.

Internationally, thousands of users at Swiss Bank Corporation use Windows...

...efficiency to its loan-origination processes. AgriBank has integrated JetForm with its mission-critical, proprietary **loan** -origination and **processing** application. That system creates a file that JetForm Central uses to create output documents for...

40/3,K/68 (Item 42 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04595571 Supplier Number: 46756520 (USE FORMAT 7 FOR FULLTEXT)

**Will Banking Go Virtual?**

Inc., p049

Oct, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; General

Word Count: 2736

... to \$100,000. Adams National also launched a Web site in July 1996 so that **customers** can access its credit **applications** on-line if they need loans and are **comparison** shopping between **banks** .

There are good, practical reasons for smaller companies to explore the possibilities of **Internet** banking. First and foremost that's where a lot of the action's going to...that might sway a dicey loan decision. "If a business owner happens to fit the **computerized** **profile** of the **bank** 's ideal **borrower** , he or she will find it easier to get money," says Sczudlo. "If not, it..."

...introduced by Adams National Bank -- loan officers' making "house calls" to prospective business borrowers and **processing** **credit** applications on laptops -- will prove to be an enlightened solution to that chronic problem. Certainly...

40/3,K/69 (Item 43 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04537480 Supplier Number: 46666902 (USE FORMAT 7 FOR FULLTEXT)

**Building an Internet Payments Franchise**

Bank Systems + Technology, p20

Sept, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 507

... Once orders are processed by OM-Transact, the bank then farms out transactions to its **credit** card **processing** service as it occurs in the physical world.

While there are other emerging Internet payment...

...OM-Transact handles those additional payment functions often overlooked in the virtual world, such as **automated** sales tax, shipping charge calculations, record-keeping, order management and on-line **customer**

service. With this **bank** -provided solution, merchants can offer **customers** varied payment **models** - installments, subscription or one-time charges - and can provide for credit card number storage at...

40/3,K/70 (Item 44 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04483810 Supplier Number: 46582329 (USE FORMAT 7 FOR FULLTEXT)  
**Logic Works and Progress Software announce strategic alliance and development partnership to deliver enhanced data modeling solutions.**  
Business Wire, p07300037  
July 30, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 847

... to generate reusable SmartObjects directly from ERwin," explains Shiffman. "ERwin/ERX also supports PROGRESS extended **attributes** to provide full **model** -driven development for **client** -side screens and **server** -side databases."

According to Jennifer Bergantino, vice president of marketing and strategic planning at Progress...

40/3,K/71 (Item 45 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04423732 Supplier Number: 46490423 (USE FORMAT 7 FOR FULLTEXT)  
**DELUXE TO MARKET CUSTOMER INFORMATION SOFTWARE TO FINANCIAL INSTITUTIONS**  
PR Newswire, p0624MNM014  
June 24, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 554

... latest generation technology that reflects the overall trend toward easy-to-use, flexible, and expandable **client /server** systems."

Using Deluxe MarketWise, **banks** can develop detailed **customer profiles** from separate databases--- includin  
g  
eeking, savings, credit  
cards, installment loans, mortgage loans, and others...

...and customer relationships."

Deluxe MarketWise is based on an open systems philosophy, relational database, and **client /server** configuration that permits users throughout the **bank** to access **customer profiles** or run queries on demand.

TSC President John Dorman called the arrangement with Deluxe a...

40/3,K/72 (Item 46 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04174016 Supplier Number: 46097179 (USE FORMAT 7 FOR FULLTEXT)  
**FileNet Announces Visual WorkFlo Applications from 15 Partners; SolutionNet Catalog showcases innovative solutions developed with Visual WorkFlo.**

Business Wire, p01291036

Jan 29, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1650

... Management Systems, Fairfax, Va., offers a Visual WorkFlo-based credit card customer service mail and **credit** application **processing** system, developed in partnership with one of the fastest growing credit card issuers. The software integrates document-imaging, workflow and intelligent character recognition (ICR) to **credit** card application **processing** and management of customer service correspondence.

On-Site Solutions, Irvine, Calif., has developed Loan Works...

...loan origination workflow and document-imaging solution written in Visual WorkFlo and Visual Basic. The **software** is targeted to **banks**, savings and loans, **credit unions** and mortgage companies, and is **modeled** on an **application** developed for Coast Federal Savings Bank.

Process **Software** Inc., Newport Beach, Calif., provides Visual Accounts Payable, a solution targeted for accounts payable departments...

...automatically generates approval and denial letters (using Microsoft Word). It can be tailored to support **loan processing** in other areas, such as home mortgages and credit cards.

Business Process Reengineering

Peter Gessner...

40/3,K/73 (Item 47 from file: 16)

DIALOG(R) File 16:Gale Group PROMT(R)

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03622043 Supplier Number: 45103457 (USE FORMAT 7 FOR FULLTEXT)

**Credit Analysis Reaches A Crossroads**

Bank Technology News, p1

Nov, 1994

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1930

... month test of a small-business scorecard.

As an adjunct, Noppenberger also will begin testing **neural network** technology, with the expectation of eventually using it as well to shape credit decisions. **Neural networking**, a much newer technology than credit scoring, looks at hundreds of variables related to **patterns** of behavior - both the **lender** 's and the **borrower** 's - to predict the future behavior of potential borrowers. These **neural networks** can be trained to learn from experience, and so are able to apply new knowledge...

...decisions were made.

Now, there's no shortage of technology solutions for banks looking to **automate** the way they grant credit. The tough part these days comes in deciding whether to...

...more traditional credit scoring method is still the way to go, artificial intelligence options, including **neural networks**, are steadily gaining acceptance. Noppenberger's test of both credit scoring and **neural networking** in Rigg's small-business lending department is one way of bringing the pros and...

...in the near future. As a first step, the bank will test Credit Desk, a **software** package from San Rafael, CA-based The Fair, Isaac Companies, which processes and tracks loan applications. Linked to the **software** will

be a small-business scorecard from Fair, Isaac designed to evaluate business loans of...

...Riggs launches the Credit Desk system from Fair, Isaac, it also will begin testing a **neural network**, called LoansPlus, from Pathways Software, Inc., Colorado Springs, CO. Pathways is a unit of National Systems & Research Co., a \$43...

...on artificial intelligence as experimental. One of the newest forms of artificial intelligence - so-called **neural networks** - look at patterns of behavior to predict future behavior. These **neural networks** examine hundreds of variables at a time, matching patterns of 'ideal' customers against existing customers. **Neural networks** thrive in environments where there are many factors at play, and where there is a range of financial data to evaluate.

Over time, **neural networks** can increase the weight assigned to factors that always or frequently are correct in predicting a good or bad loan. A **neural network** could, for example, look at a car loan that's only five months from being paid off, and flag that factor in favor of the borrower.

A drawback to **neural networks** is that they evaluate so many variables at a time that it can be difficult to unravel how a decision was made. Acknowledges Unger, 'In some cases, **neural networks** may spook people.'

But the biggest problem of **neural networks** may simply be their newness. '**Neural networks** are so unique - there are so few people out there testing and validating them - I...

...very slowly on that,' Noppenberger notes.

Until a number of banks begin installing and using **neural network** systems, the quality of the decisions they make cannot be compared against those made by more traditional technologies. That may be why to date, **neural networks** are used more for **decision support** than for actual decision-making. Bankers seem to view them as appropriate aids for complex

...commercial loans, or for managing portfolios of loans.

In keeping with this perspective on how **neural networks** are best employed by banks, Noppenberger of Riggs plans to test LoansPlus for portfolio management...

...mixture of good and bad loans. This is a critical step, since to function properly, **neural networks** require lots of historical lending data. 'We'll let Pathways run its analyses, and see...

...comparing its decisions to the credit scoring system.'

According to Unger, LoansPlus can reduce overall **loan processing** time by 40 percent, 'mostly by getting declines out of the way early.' Marginal customers...

...evaluated by a human lender, he notes. Unger also says LoansPlus cuts the cost of **processing** a single **loan** application from an average of \$79 to about \$47.

While Riggs hasn't yet signed...

...to fully implement. Depending on the size of the database it was linked to, a **neural network** can cost several thousand dollars to implement. Indeed, to fully use the capability of a **neural network**, it should be linked to mainframe data so it can track the wealth of the...

...his experience at Maryland-based MNC Financial Corp., where he helped approve and install a **neural network** from Pathways in that bank's small-business lending area. The system cost between \$10...

...that he first would have had to spend two years gathering data before using the **neural network** in MNC's loan approval process. It would take that long for the system to...

...bank needed to know for granting loans. With the acquisition of MNC by NationsBank, that **neural network** project is on hold. NationsBank is currently using an internally developed scorecard in its small...

...lending department.

Indeed, few banks are as ambitious as Riggs is in experimenting and validating **neural networks**. NationsBank, for example, uses credit scoring in its small-business lending department as well as...

...scoring is the technology that's been tapped to fit that bill. Since installing the **CreditRevue** system from CMSI, loan volume at the division, which grants between \$300 million and \$350...

...They don't have to staff up whenever they hit peak business times.'

CMSI's **CreditRevue** calls credit bureaus for reports, and filters information from the reports to a scorecard designed...

...volume businesses supplied by Fair, Isaac. The scorecard comes up with a score, and the **CreditRevue** system recommends a decision based on that score.

The CMSI system 'presents information in a...

INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business); CMPT (**Computers** and Office **Automation**)

40/3,K/74 (Item 48 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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03428418 Supplier Number: 44772999

**MANNY PRUPES: PROFILE**

San Diego Business Journal, p8

June 20, 1994

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Tabloid; Trade

ABSTRACT:

...CA) president, Manny Prupes, as well as the company itself--which develops and markets data **processing software** for **credit unions**--are **profiled** in this article. Symitar Systems is known to be characteristically **customer**-service-oriented, in addition to its offering of a reliable product. Because of Manny Prupes...

40/3,K/75 (Item 49 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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03348070 Supplier Number: 44637365 (USE FORMAT 7 FOR FULLTEXT)

**Is Big Brother Peering From Banks' Customer Databases?**

Bank Systems + Technology, p28

May, 1994

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1109

... allure of the 'perfect CIF' has drawn dozens toward expensive mainframe-based marketing systems. Now, **client /server** and more flexible

Journal of Lending & Credit Risk Management, v81, n2, p8(8)  
Oct, 1998

DOCUMENT TYPE: Interview ISSN: 1088-7261 LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3884 LINE COUNT: 00306

... taken to stem this increase?

WS: We have started to use Bankruptcy Navigator(TM), a **software** program of Equifax that is highly predictive of bankruptcies in the next 18 months. The program uses a computer **model** that reviews **consumer** activity. based on a score the **model** produces, the **bank** may freeze a line of credit, limiting additional dollar exposure. We're just 180 days...

...DESCRIPTORS: **Credit management** --

40/3,K/85 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

10439774 SUPPLIER NUMBER: 21092794 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Online lending - not business as usual.(Internet Lending)(Direct Consumer Marketing)(Cover Story)**

Sindell, Kathleen  
Mortgage Banking, v58, n11, p36(9)  
August, 1998

DOCUMENT TYPE: Cover Story ISSN: 0730-0212 LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 5574 LINE COUNT: 00444

... e-mail message back to the loan officer and locks in the loan rate.

The **loan processing** now follows standard procedures. Manually prepared origination documents are sent to the consumer by Federal...job responsibilities and the ways in which these individuals interact with customers. For example, as **loan processing** and closing become more automated, the HomeSide loan officer in addition to loan originations may ...

...officers more productive and reduces costs.

According to Taylor, with the HomeSide Lending system the **lender** can design special loan programs that **match** the **customer** database. For example, if an existing qualified customer wants to refinance his or her home...

...days, the paperwork is signed and returned, and money is exchanged.

For new customers, normal **loan processing** begins and the loan processor checks the application and follows a checklist of items to... lender.

Centex also uses an aggregator called Get Smart ([www.getsmartinc.com](http://www.getsmartinc.com)). Get Smart helps **consumers** through the loan shopping process and recommends **lenders** based on the **borrower**'s financial **profile** and preferences. Centex leads go directly to the appropriate region's branch office. According to...of 11 lenders that meet the individual's loan criteria. The QuickenMortgage program allows the **consumer** to select only one **lender** .

Next the **consumer** completes an **online loan application** . Information from the financial **profile** is used in this form so consumers do not have to duplicate their efforts. This...

40/3,K/86 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB



Members also can use a 24-hour Loan-by-Phone **automated** service that offers next-day approval to successful **applicants** . And the **credit union matches** or beats loan rates charged by other **lenders** .

Each year, Tampa Bay Federal conducts three auto sales for members with preapproved financing. Direct...onto the loan rate. Without the dealer markup, credit unions would pay for up-front **loan processing** .

**Credit** unions must offer point-of-purchase options to compete with dealers offering low-rate financing...says.

Internet and the future

Auto financing also is as close as a member's **computer** screen. **Internet** access allows members to choose **models** , select options, get price information, and fill out and send in loan **applications** .

**Credit unions** are just beginning to explore the **Internet** 's high-tech approaches. Maples expects Educational Employees Credit Union's on-line service to...

40/3,K/97 (Item 16 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08650473 SUPPLIER NUMBER: 18268826 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Managing the transition to bank technology. (banks should move to client/server architecture)**

Allen, Paul H.; Kalawar, Jay  
American Banker, v161, n88, p16(1)  
May 8, 1996

ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1187 LINE COUNT: 00106

... and its current skill base.)

\* Contract resources: network management, capacity management, and performance monitoring, data **modeling** and data management, **client / server applications** development, and project management.

Almost all **banks** are either facing a technology transition or will over the next few years. A few...

40/3,K/98 (Item 17 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08399876 SUPPLIER NUMBER: 16380392 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Computerized loan origination systems: an industry case study of the electronic markets hypothesis.**

Hess, Christopher M.; Kemerer, Chris F.  
MIS Quarterly, v18, n3, p251(25)  
Sep, 1994

ISSN: 0276-7783 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 14834 LINE COUNT: 01228

... loan is closed, the chief task remaining for lenders or their agents is servicing the **loan** , which entails **processing** the periodic **loan** payments.

Savings and loan associations and savings banks have traditionally provided the largest portion of...

...they made recommendations on financing (Anderson, 1987). Realtors and others may act as mortgage brokers, **matching borrowers** with **lenders** for a fee. Mortgage brokers can be a significant market participant, and it has been...options for electronic coordination of this market. In an "electronic market" for home mortgages, prospective **borrowers** would be

Ginger Roberts - Search Report

Members also can use a 24-hour Loan-by-Phone **automated** service that offers next-day approval to successful **applicants**. And the **credit union matches** or beats loan rates charged by other **lenders**.

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40/3,K/97 (Item 16 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08650473 SUPPLIER NUMBER: 18268826 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
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40/3,K/98 (Item 17 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08399876 SUPPLIER NUMBER: 16380392 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
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...they made recommendations on financing (Anderson, 1987). Realtors and others may act as mortgage brokers, **matching borrowers** with **lenders** for a fee. Mortgage brokers can be a significant market participant, and it has been...options for electronic coordination of this market. In an "electronic market" for home mortgages, prospective **borrowers** would be

able to use **computer** technology to search through and **compare** various loan programs from a wide variety of **lenders** . In an "electronic hierarchy," these same **borrowers** could **compare** all of the loan programs of one **lender** . Under both schemes, subsequent steps (**application** , prequalification, and underwriting) in the origination process could be **automated** as well, saving time for the borrower and lender alike. The user hardware in both...

...evolution. It is clearly possible that some CLOs will exhibit characteristics of more than one **model** .

CLO1: The Loan Listing Service

In the CLO1 **model** , only the **lender** /loan selection process is **automated** by the CLO system. **Application** , prequalification, underwriting, and closing all occur just as they did under the traditional scheme: through...

...focus, CLO1 does not significantly change the activities of the participating lenders. Once a prospective **borrower** selects a **lender** , the process is basically the same as the traditional **model** .

CLO2: The **Application** Processor

In the CLO2 **model**, as shown in Figure 3, much more of the origination process is **automated** , and information flows both ways between borrower and lender across the CLO. After the prospective...

...application back to the lender. Document requests, necessary to verify the information provided on the **application** , are also carried over the **network** . Under the CLO2 **model** , some **lenders** may prequalify **borrowers** , issuing a legally binding commitment to loan money at a particular rate and under certain...information about both the loan and the home purchase. This model offers faster and cheaper **loan processing** because more of the process is automated, and there are fewer middle-men handling information...

...and mailed processing documents, such as appraisal requests and salary verification forms, to the underwriter. **Loan processing** took 15 to 20 days, during which time Verex Corporation, a private mortgage insurer under ...shopping for mortgages electronically. ShelterNet's first repositioning brought the system closer to the CLO2 **model** : facilitating **lender** and loan selection and **application** processing, but keeping traditional mortgage **lenders** in the loop.

In terms of the EMH, there were aspects of a personalized electronic ...for the lowest monthly payments. The system would then display anonymously the loans that best **matched** the specific **criteria** . Once a loan program was selected, the borrower could then transmit an application electronically. Approval...

40/3,K/99 (Item 18 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08226907 SUPPLIER NUMBER: 17368792 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Client/server power helping Crestar make data count: you can't expect sales people to plow through the green-bar printouts with customers waiting.  
(Crestar Financial Corp.) (Market Segmentation: Finding the Best Customers - and Keeping Them)

Monahan, Julie  
American Banker, v160, n145, p11A(1)  
July 31, 1995

ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1053 LINE COUNT: 00087

... a pile of printouts. That's not conducive to the sales process."

?show files;ds

File 624:McGraw-Hill Publications 1985-2000/Jan 13  
 (c) 2000 McGraw-Hill Co. Inc  
 File 621:Gale Group New Prod.Annou.(R) 1985-2000/Jan 19  
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 File 553:Wilson Bus. Abs. FullText 1982-1999/Sep  
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Set	Items	Description
S1	6822275	APPLICATION? ? OR APPLICANT? ? OR CONSUMER? ? OR SHOPPER? ? OR CUSTOMER? ? OR BORROWER? ?
S2	3328920	LENDER? ? OR BANK? ? OR CREDIT()UNION? ? OR FINANCIAL()INS- TITUTION? ? OR LOAN()SHARKS OR CREDITOR? ? OR LENDING()INSTIT- UTION? ? OR LENDING()AGENC?
S3	5457888	MATCH? OR PROFIL? OR COMPAR? OR MODEL? OR PATTERN?
S4	1715711	CONDITIONAL OR IF(5N)THEN(5N)ELSE OR CASE OR FUZZY OR NEUR- AL()NETWORK? OR EXPERT()SYSTEM? ? OR RULE()BASED OR KNOWLEDGE- BASE? OR DSS OR DECISION()SUPPORT
S5	1821903	CREDIT()SCOR? OR RISK? ?
S6	5177157	NETWORK? OR INTERNET OR TELECOMMUNICATION? OR LAN OR INTRA- NET OR EXTRANET OR EDI OR ELECTRONIC()DATA()INTERCHANG?
S7	7589	S1(6N)S2(6N)S3
S8	787	S6(20N)S7
S9	80	S4(6N)S7
S10	414	S6(6N)S7
S11	55	RD S9 (unique items)
S12	232	RD S10 (unique items)
S13	49	S11 NOT S12

?t11/3,k/all

11/3,K/1 (Item 1 from file: 624)  
 DIALOG(R)File 624:McGraw-Hill Publications  
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0388862

**LENDER LIABILITY: STATUTES AND REMEDIES:** Part I of Part II: : Recently,  
 the Focus of Lender Liability Litigation Has Shifted from Common Law to  
 Statutory Theories of Liability. In this SECOND OF A TWO-PART ARTILCE,  
 the Authors Discuss the Principal Statutory Theories, Survey Available  
 Remedies, and Offer Practical Advice on Avoiding Lender Liability.

Standard & Poor's Review of Banking and Fin Servic March 25, 1992; Pg 53;  
Vol. 8, No. 6  
Journal Code: BFS ISSN: 1051-1741  
Word Count: 11,076 \*Full text available in Formats 5, 7 and 9\*

TEXT:

... to a single scheme meant that they failed to meet the statutory element of a **pattern** of activity.<sup>39</sup>

Iden v. Adrian Buckhannon **Bank** 40

In this **case** , the **borrowers** had maintained a long-standing relationship with the bank, whose practice it was perfunctorily to...

11/3,K/2 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01810363 Supplier Number: 53896221 (USE FORMAT 7 FOR FULLTEXT)  
**Pacific Lumber/Scotia Pacific File Information on Sustained Yield Plan with California Department of Forestry and Fire Protection.**  
Business Wire, p0065  
Feb 17, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 507

... conduct future operations so as to meet financial obligations, avoid additional layoffs, mill closings, and **customer** supply disruptions; and to satisfy other obligations to employees, **customers** and **creditors** .

However, computer **modeling** indicates a "base **case** " average annual harvest estimate under the revised HCP that is well below the required minimum...

11/3,K/3 (Item 2 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01490603 Supplier Number: 47127705 (USE FORMAT 7 FOR FULLTEXT)  
**Bank of Montreal First to Offer Instant Approvals For Mortgages Over the Internet**  
PR Newswire, p0214DCF002  
Feb 14, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 777

... information to Strata(TM), the Bank's decisioning system, developed in conjunction with AMS. A **decision support** engine, Strata, takes **customer** information and scores it against the Bank 's pre-defined risk levels, based on **customer profiles** and credit policy. Using this information, the **Bank** then makes an informed credit decision which it sends back to the customer over the...

11/3,K/4 (Item 3 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01463282      Supplier Number: 46959973    (USE FORMAT 7 FOR FULLTEXT)  
**Equifax Commissions Neuristics To Develop Advanced Decision Support For  
Check Guarantee**  
PR Newswire, p1209NYM115  
Dec 9, 1996  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:      421

TOWSON, Ma., Dec. 8 /PRNewswire/ -- Neuristics Corporation, providers of advanced **decision -support** tools for **consumer lenders** , has been contracted by Equifax Check Services to develop a predictive **model** designed to increase the speed and accuracy of check guarantee authorization, Richard B. Leavy, CEO...

11/3,K/5      (Item 4 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01436140      Supplier Number: 46784184    (USE FORMAT 7 FOR FULLTEXT)  
**Home Financial Network, QuickQuote Form Strategic Alliance.**  
Business Wire, p10080196  
Oct 8, 1996  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:      759

...      easy-to-use Home ATM interface -- coupled with QuickQuote's powerful back-end quoting and **case** management engine -- makes it simple for **bank customers** to receive free **comparative** rate quotes for insurance.

**Consumers** will have an opportunity to learn more about a selected policy and to electronically submit...

11/3,K/6      (Item 5 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01410833      Supplier Number: 46582412    (USE FORMAT 7 FOR FULLTEXT)  
**Price Waterhouse and Sanchez Computer Associates team to develop new  
electronic banking system product.**  
Business Wire, p07301265  
July 30, 1996  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:      567

...      and gain quick momentum in the U.S. market. We believe the unique capabilities of **PROFILE** /Anyware provide a compelling **case** for **financial institutions** striving to provide **consumers** with self-directed banking as a means to differentiate themselves and build enduring customer relationships...

11/3,K/7      (Item 6 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01389626      Supplier Number: 46441280    (USE FORMAT 7 FOR FULLTEXT)  
**HP Expands Solution-Integration Offerings With Global Financial Services**

**Industry Solution Centers; New Solution Centers Specialize in Effective Application of Technology as Enabler for Financial Institutions.**

Business Wire, p6041316

June 4, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 772

... helps financial institutions improve customer service and expand into new delivery channels to reach new **customers** .

-- **Decision -support** Solutions -- help **financial** institutions manage risk, measure profitability, manage assets and **customer** relationships through information **modeling** and integration.

-- Business Messaging -- provides **financial** institutions with integrated solutions to automate and streamline the investment process.

-- Security -- helps analyze security requirements...

11/3,K/8 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03516374 Supplier Number: 47261973 (USE FORMAT 7 FOR FULLTEXT)

**A Web Mortgage Approval In An Instant**

Bank Technology News, pN/A

April 1, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 166

... rendered by sending customer-provided information and credit bureau information to Strata, the bank's **decision support** system. Strata takes **customer** information and scores it against the **bank** 's predefined risk levels, based on **customer profiles** and credit policy. Using this information, the **bank** then makes an informed credit decision, which it sends back to the customer over the...

11/3,K/9 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

03509345 Supplier Number: 47245234 (USE FORMAT 7 FOR FULLTEXT)

**ITEM PROCESSING REPORT Short Takes ...**

Item Processing Report, v8, n6, pN/A

March 27, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 106

... were not disclosed. (NPC, 502/326-7000.)

... Towson, Md.-based Neuristics Corp., a provider of **decision -support** systems for **consumer lenders** , is developing a predictive **modeling** tool for Atlanta-based Equifax Check Services . (Neuristics Corp., 410/823-4600.)

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11/3,K/10 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03304651 Supplier Number: 46786722 (USE FORMAT 7 FOR FULLTEXT)  
**HOME FINANCIAL NETWORK: Home Financial Network & QuickQuote form strategic alliance**  
M2 Presswire, pN/A  
Oct 9, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 800

... easy-to-use Home ATM interface -- coupled with QuickQuote's powerful back-end quoting and **case** management engine -- makes it simple for **bank customers** to receive free **comparative** rate quotes for insurance.

**Consumers** will have an opportunity to learn more about a selected policy and to electronically submit...

11/3,K/11 (Item 4 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02969334 Supplier Number: 46048496 (USE FORMAT 7 FOR FULLTEXT)  
**CONTRACT SIDEWIRE...**  
Telecomworldwire, pN/A  
Jan 8, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 610

... the business intelligence software package from Holistic Systems as the basis for a number of **decision support** and **modelling applications** at the company's corporate headquarters in London, UK... The **BENEFICIAL BANK GROUP** in the UK are said to be the first organisation in the world to...

11/3,K/12 (Item 5 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02614746 Supplier Number: 45291711 (USE FORMAT 7 FOR FULLTEXT)  
**Banks Find New Channels For TV Banking**  
Bank Network News, pN/A  
Jan 27, 1995  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1308

... the technology inside the television. Zenith is already committed to come out with such a **model** next year. As is the **case** with other **bank** and information services, **consumers** will be charged a monthly fee by the service provider. But be it text on...

11/3,K/13 (Item 6 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02577820 Supplier Number: 45206765 (USE FORMAT 7 FOR FULLTEXT)  
**DATABASE MARKETING COULD BE THE KEY TO THE FUTURE**  
Bank Automation News, v6, n24, pN/A  
Dec 14, 1994



Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1137

... calculate profitability he'd be surprised.  
"You must sell the right product to the right **customer**," he added.  
This requires sophisticated analytical **models** that offer **conditional**  
probabilities because **banks** are different from most retailers. Profit  
does not immediately accrue when the sale is made...

11/3,K/14 (Item 7 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01797478 Supplier Number: 43020576 (USE FORMAT 7 FOR FULLTEXT)  
**Bankers Adopting a Variety of Approaches To Guard Against Mortgage  
Discrimination**  
The Mortgage Marketplace, v2, n20, pN/A  
May 25, 1992  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1153

... judgment to ensure that the banks lending standards are applied  
fairly and appropriately in each **case**. Moreover, a few **banks** are  
**comparing** the credit characteristics for example, appraised property value  
and **borrowers** debt-to-income ratio associated with declined applications  
of minority applicants with the same characteristics of...

11/3,K/15 (Item 8 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01683767 Supplier Number: 42690419 (USE FORMAT 7 FOR FULLTEXT)  
**BANKS: TELERATE CONFERENCE IN LONDON ATTRACTS 250 DEALERS; MOVES MARKET**  
FX Week, v2, n32, pN/A  
Jan 24, 1992  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 454

... their bank credit lines. He also advocated greater use of netting  
and frequent communication by **bank** relationship managers, particularly in  
**case** of odd trading **patterns** by the **customer**.  
Morgan's Morris talked about the new dominating position of fund  
managers in the markets...

11/3,K/16 (Item 9 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01517962 Supplier Number: 42165697 (USE FORMAT 7 FOR FULLTEXT)  
**Japanese Banks Increase Share, Influence In US Market, Federal Reserve  
Study Says**  
Thomson's International Banking Regulator, v1, n24, pN/A  
June 21, 1991  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 389

... industries from their home countries located there is a myth.

At least that was the **case** insofar as the Japanese **bank customer profile** was concerned. While Japanese **bank** branch and agency lending in the United States rose more than 600 percent between 1984...

11/3,K/17 (Item 1 from file: 484)

DIALOG(R)File 484:Periodical Abstracts Plustext  
(c) 1999 Bell & Howell. All rts. reserv.

04179276 SUPPLIER NUMBER: 99119335 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**A cooperative perspective on sovereign debt: Past and present**

Yang, Der-Yuan

Contemporary Economic Policy (CPI), v17 n1, p44-53

Jan 1999

ISSN: 1074-3529 JOURNAL CODE: CPI

DOCUMENT TYPE: Feature

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2858

TEXT:

... financial crisis. By institutions we mean the rules of a game (North, 1991) in this **case**, the norms regulating **borrowers** and **lenders**. Due to the limit of space, we will pursue a **model** that can make sovereign debt self-enforcing elsewhere.

II. THE COOPERATIVE FRAMEWORKS

The bargaining game...

11/3,K/18 (Item 2 from file: 484)

DIALOG(R)File 484:Periodical Abstracts Plustext  
(c) 1999 Bell & Howell. All rts. reserv.

03874762 SUPPLIER NUMBER: 98361536 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**How profitable is that bank customer?**

Hoffman, Thomas

Computerworld (COW), v32 n33, p31-32

Aug 17, 1998

ISSN: 0010-4841 JOURNAL CODE: COW

DOCUMENT TYPE: News

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 538

TEXT:

... in Beaverton, Ore.

"The more historical data we get [into the warehouse], the more predictive **modeling** we can do," Wise said. In this **case**, Compass **Bank** plans to use predictive **modeling** to determine whether a **customer** holds longterm profit potential.

Wise placed the **bank**'s return-on-investment goals at four to 10 times its seven-figure investment and implementation...

11/3,K/19 (Item 3 from file: 484)

DIALOG(R)File 484:Periodical Abstracts Plustext  
(c) 1999 Bell & Howell. All rts. reserv.

03429757 SUPPLIER NUMBER: 97340400 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Framework development for large systems**

Baumer, Dirk; Gryczan, Guido; Knoll, Rolf; Lilienthal, Carola; et al

Communications of the ACM (GACM), v40 n10, p52-59

Oct 1997

ISSN: 0001-0782

JOURNAL CODE: GACM

DOCUMENT TYPE: Feature

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4115

TEXT:

... particular workplace, all systems should be built on the same basis. Consider the following example: **Customer profiles** exist in all departments of a **bank** . In the loans department, sureties are an essential part of the **customer profile** . A surety serves to minimize the **bank 's** losses in the **case** of a **customer 's** inability to pay. In the investments department, savings accounts form part of the customer...

11/3,K/20 (Item 4 from file: 484)

DIALOG(R)File 484:Periodical Abstracts Plustext

(c) 1999 Bell & Howell. All rts. reserv.

01194781 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Card Sharks**

Cramer, James J

New Republic (GTNR), v207 n18, p18-19

Oct 26, 1992

ISSN: 0028-6583

JOURNAL CODE: GTNR

DOCUMENT TYPE: Commentary

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1185

LENGTH: Long (31+ col inches)

TEXT:

... they were a few years ago, and their stocks would eventually bounce back. In any **case** , the stock losses would be tiny **compared** with the gain for debt-ridden **consumers** .

The exception is Citicorp. A reckless **lender** , it also happens to be the largest issuer of cards. For Citicorp, chopping rates may...

11/3,K/21 (Item 1 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0785111

NE010

**FINALISTS SELECTED TO COMPETE FOR 1995 FRANZ EDELMAN AWARD**

DATE: February 2, 1995

11:24 EST

WORD COUNT: 616

...Sector; a management information system implemented by the Israeli Air Force; a teller productivity and **customer** wait time **model** used by KeyCorp, the tenth largest **bank** in the U.S.; a **decision support** system used in facilities network planning by NYNEX; an information systems strategy developed for Sainsbury...

11/3,K/22 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2000 The Gale Group. All rts. reserv.

06582272 Supplier Number: 55528805 (USE FORMAT 7 FOR FULLTEXT)

**BELTS -- THE WIDES AND THE WHEREFORES; BIGGER WIDTH CHANGES ARE HAPPENING AT ALL ENDS OF THE MARKET.**

Brodsky, Renatt

Daily News Record, p26

August 13, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; General Trade  
Word Count: 1208

... collection.

Small leather goods that are Y2K friendly, such as the right-sized cell phone **case** (think Nokia's latest **model** ), keychains and travel cases are key holiday gift items for **Bank customers** , said Itkoff. At MAGIC, Swiss Army Brand will debut a 21-piece collection of wallets...

11/3,K/23 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05401327 Supplier Number: 54555049 (USE FORMAT 7 FOR FULLTEXT)  
**Behaviour is the common currency : All banks have millions of names on their databases, but as they expand outside their traditional areas, they need to understand what their customers want.**

Armstrong, Neil  
Precision Marketing, pviii(1)  
April 14, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1298

... and so we are able to target people down to quite a low level."  
Many **banks** are investing in **neural network** technology to help **profile** and target their **customers** (PM, March 10). Financial organisations are second only to the defence industry as sponsors of...

11/3,K/24 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05336992 Supplier Number: 48120778  
**Bank boosts sales through profiling**  
Computer Weekly, p8  
Nov 13, 1997  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

...the software from SAS Institute, The UK-based bank can use direct mail to target **customers** living at home who just have a **bank** account and cross sell mortgages to them. The new **customer profile** also employs **DSS** Agent, the end-user tool devised by Microstrategy, which enables it to calculate the number...

11/3,K/25 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05286260 Supplier Number: 48050824 (USE FORMAT 7 FOR FULLTEXT)  
**Saving time with "use cases"**  
MacMaster, Bev  
Computing Canada, p052  
Oct 14, 1997  
Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade  
Word Count: 876

... that a system performs when interacting with users or "actors." For example, a "WithdrawCash" use **case** might describe what occurs when a **bank customer** withdraws cash from their savings account. A class **model** may be derived from the use **case** and its description.

Actors describe the roles that users of use cases play when interacting...

11/3,K/26 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04757487 Supplier Number: 47001162 (USE FORMAT 7 FOR FULLTEXT)  
**Cyber banking gets serious**  
Communications News, p30  
Jan, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1099

... personal communicators, and whatever technology comes next.  
Links to other cooperating sites and online financial **modeling** can dramatically increase a **customer** 's reasons to visit an online **bank** .  
Ultimately, **financial institutions** can offer a **decision -support** environment that helps customers negotiate life events such as house buying, college selection, and retirement...

11/3,K/27 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04094228 Supplier Number: 45966414 (USE FORMAT 7 FOR FULLTEXT)  
**Fidelity jumps into bank deal**  
Pensions & Investments, p38  
Nov 29, 1995  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 421

... receive a single statement combining a brokerage account with a trust account.

Mr. Spencer said **bank** clients will be able to access **customer** account information and **decision -support models** to aid in the investment process. **Banks** also might want to sell online services provided by the joint venture to customers.  
Fidelity...

11/3,K/28 (Item 7 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

03969582 Supplier Number: 45756636 (USE FORMAT 7 FOR FULLTEXT)  
**Forming Global Partnerships: Correspondent Banking Makes the Trade World a Smaller Place**  
LatinFinance, pS92  
Sept, 1995  
Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade  
Word Count: 1406

... have arrangements with Germany's Berliner Bank in which overseas office are shared and the **banks** serve each other's **customers** in their respective markets.

Perhaps the most successful **model** of a wide ranging cooperation is the strategic alliance between Standard Chartered **Bank** and First Interstate Bank. In this **case**, First Interstate's superb local service in the United States is complimented by the global...

11/3,K/29 (Item 8 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

03527170 Supplier Number: 44944861  
**Mellon Installing Secondary-Lending Software from HNC**  
American Banker, pl5  
August 26, 1994  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

Mellon Bank will install artificial intelligence software from HNC Software to support **consumer** lending. The software combines **rule -based models**, statistical scoring and **neural networks**. Mellon **Bank** already has its own underwriting and **decision support** software. The new software will help Mellon Bank evaluate secured and unsecured consumer lending decisions...

11/3,K/30 (Item 9 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

03443864 Supplier Number: 44801316 (USE FORMAT 7 FOR FULLTEXT)  
**Parallel Progress**  
Bank Technology News, pl8  
July, 1994  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 583

... 000. According to Lenny Rosenthal, product line manager for Hewlett-Packard's general systems division, **banks** are already using the **model** for **decision support applications** and back-office accounting functions. HP plans to go massively parallel through a vendor relationship ...

11/3,K/31 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

11583512 SUPPLIER NUMBER: 55283014 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Banker's Need to Know the Psyche of Their Customers.**  
Britt, Phil  
America's Community Banker, 7, 11, 24  
Nov, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2308 LINE COUNT: 00190

... with young, inexperienced trust officers, rather than veteran trust officers, Bochnowski adds.

The age of **customers** also plays a role in financial **profiling**, says Doten.

Some **financial institutions** that offer investments through third-party providers do **customer profiling** through those providers. That's the **case** with \$3 billion Coastal Banc of Houston, which provides investment services through Independent Financial Marketing...

11/3,K/32 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

11220637 SUPPLIER NUMBER: 55282180 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Evaluating statistical models of mortgage lending discrimination: a bank-specific analysis.**

Stengel, Mitchell; Glennon, Dennis  
Real Estate Economics, 27, 2, 299(3)  
Summer, 1999

ISSN: 1080-8620 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 11620 LINE COUNT: 00968

... underwriters' decision rule (i.e., the implicit factor weights) as it was applied against the **bank**'s own **applicant** pool (i.e., **conditional** estimators).(5) Our single-equation **model** represents the expected likelihood of rejection **conditional** on both the information reflected in the underwriting variables and the fact that the observations ...

11/3,K/33 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

10455402 SUPPLIER NUMBER: 21120967 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**14 tips for avoiding compliance trouble.**

Cocheo, Steve  
ABA Banking Journal, v90, n9, p33(1)  
Sept, 1998

ISSN: 0194-5947 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3124 LINE COUNT: 00250

... June 1997.)

The Gordon case was one of the Justice Department's "pricing" cases. The **bank** was accused of charging American Indian **borrowers** more for **consumer** loans than **comparable** white borrowers.

Addressing the **case**, Joan A. Magagna, acting chief of the Housing and Civil Enforcement Section of the Justice...

11/3,K/34 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

10342329 SUPPLIER NUMBER: 20950366

**A hybrid intelligent system for predicting bank holding structures.**

Hashemi, R.R.; Le Blanc, L.A.; Rucks, C.T.; Rajaratnam, A.  
European Journal of Operational Research, v109, n2, p390(13)  
Sep 1, 1998

ISSN: 0377-2217 LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: network and rough sets components, integrates different kinds of AI techniques for data management and **modeling** . **Application** of the hybrid **DSS** on Arkansas **banks** revealed its ability in accurately classifying 96% of a testing set of four types of...

11/3,K/35 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09922347 SUPPLIER NUMBER: 20022761 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Clusters' last stand: demographic clustering methods give way to household-specific demographic targeting.** (Retail Banking Strategies: A Supplement to ABA Banking Journal)

Byrne, Thomas C.

ABA Banking Journal, v89, n11, p82(4)

Nov, 1997

ISSN: 0194-5947 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1912 LINE COUNT: 00161

... approach, the first step is to build a demographic profile of prospects. But in this **case** , the **profile** is an exact demographic description of a **bank** 's current **customers** .

It is now well established in the financial industry that household-specific demographics are far...

11/3,K/36 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09544668 SUPPLIER NUMBER: 18905187 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Abbey idea had no real future.** (Abbey National)

Marketing, p5(1)

Oct 17, 1996

ISSN: 0025-3650 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 431 LINE COUNT: 00035

... banking was so revolutionary that it needed a new brand to express itself, and the **customer profile** was unlikely to **match** that of the parent **bank** .

Midland had, in any **case** , had an unfortunate brush with powerful sub-brands in the 80s, when it set up...

11/3,K/37 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08383463 SUPPLIER NUMBER: 17889182 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Software to help fine-tune direct marketing.**

Brokow, Jeanne

American Banker, v160, n243, p17(1)

Dec 19, 1995

ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 634 LINE COUNT: 00055

... your list might not have any of those attributes," Ms. Cromer said.

Last year, the **bank** conducted an experiment **comparing** the **modeling** technique with the **profiling** technique. The **bank** sent out 25,000 letters to **customers** whose names were culled by the **neural**



**network** . These letters did not include prior credit approval.  
The bank also sent out 100,000...

**11/3,K/38 (Item 8 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08238959 SUPPLIER NUMBER: 17478174 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Forming a global partnership: correspondent banking makes the trade world a smaller place. (Latin America Trade Finance 1995-1996)**  
Narayana, D.P.  
LatinFinance, n70, pTF20(3)  
Sep, 1995  
ISSN: 1048-535X LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1525 LINE COUNT: 00130

... have arrangements with Germany's Berliner Bank in which overseas offices are shared and the **banks** serve each other's **customers** in their respective markets.

Perhaps the most successful **model** of a wide ranging cooperation is the strategic alliance between Standard Chartered **Bank** and First Interstate Bank. In this **case** , First Interstate's superb local service in the United States is complimented by the global...

**11/3,K/39 (Item 9 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08212954 SUPPLIER NUMBER: 17609965 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Appeals court backs Comptroller on nationwide sale of insurance. (national banks may sell insurance anywhere) (Brief Article)**  
Rehm, Barbara A.  
American Banker, v160, n192, p2(1)  
Oct 5, 1995  
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 439 LINE COUNT: 00038

... only from towns with fewer than 5,000 persons, but places no geographic requirements on **customers** .

The **case** **matched** NBD **Bank** with Indiana Insurance Commissioner Donna Bennett. A magistrate court in December 1994 gave the commissioner...

**11/3,K/40 (Item 10 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08026306 SUPPLIER NUMBER: 17357522 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Those dazzling databases: choosing the right company. (database marketing companies for banks)**  
Morrall, Katherine  
Bank Marketing, v27, n7, p97(4)  
July, 1995  
ISSN: 0888-3149 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3093 LINE COUNT: 00242

... repository database.  
North County Bank Made a List and Checked it Twice  
Understanding Who its **customers** are is always a top priority at

North County **Bank** , Escondido, Calif., but despite all its diligence, its **customer profiles** were still **fuzzy** .

"If I asked our eight branch managers who were our VIP customers, I got eight...

11/3,K/41 (Item 11 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

07952550 SUPPLIER NUMBER: 17107808 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Unisys to work with Intel in decision support effort.**  
Slofstra, Martin  
Computing Canada, v21, n10, p8(1)  
May 10, 1995  
ISSN: 0319-0161 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 759 LINE COUNT: 00063

... moving into decision support quickly to assist in its deployment of so-called "relationship banking." **Decision support** , said Poole, allowing **banks** to niche-market. "Obviously, they want to **profile** the **customer** set.

"Unisys has a well-packaged solution," said Poole but also there are several nuances...

11/3,K/42 (Item 12 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

07628615 SUPPLIER NUMBER: 16575169  
**The development of a rule based expert system model for fraud alert in consumer credit.**  
Leonard, Kevin J.  
European Journal of Operational Research, v80, n2, p350(7)  
Jan 19, 1995  
ISSN: 0377-2217 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

ABSTRACT: A rule -based expert system model was developed to help **banks** and other **financial institutions** detect fraudulent use of **consumer** credit and to alert about such practices. The **model** identifies fraudulent use of credit cards during the authorization process. The model building process, prototype...

11/3,K/43 (Item 13 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

07583362 SUPPLIER NUMBER: 16469398 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Lending to the apparel industry.**  
Martin, J. Timothy; Slaybaugh, Charles  
Journal of Commercial Lending, v77, n3, p26(11)  
Nov, 1994  
ISSN: 1062-6271 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 3804 LINE COUNT: 00308

... the mill operation.

Credit Monitoring

One of the first steps usually taken by an apparel **lender** in extending credit to a **customer** is to review cash flow **models** under optimal, expected, and worst-case scenarios. These steps are useful to

the **lender** in constructing and updating financial **models** on the **customer** . The banker then examines quarterly financial releases, news stories, and interim reports and checks with...

11/3,K/44 (Item 14 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

07522239 SUPPLIER NUMBER: 15805678 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Housing-finance intervention and private incentives: helping minorities and the poor. (followed by a commentary on the article, by Robert Van Order)**  
**(Federal Credit Allocation: Theory, Evidence, and History)**  
Calomiris, Charles W.; Kahn, Charles M.; Longhofer, Stanley D.  
Journal of Money, Credit & Banking, v26, n3, p634(45)  
August, 1994  
ISSN: 0022-2879 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 20599 LINE COUNT: 01649

... officers), or they must make the loan decision relying on less informative signals. In either **case** , a loan to a minority **applicant** is less profitable for the **bank** than is a loan to an otherwise-identical white **applicant** .

In the **model** , **banks** screen **applicants** and offer loans to those who "pass." It is important to note that this process...

11/3,K/45 (Item 15 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

07229799 SUPPLIER NUMBER: 15289100 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Unisys system seeks to give banks broad view of customer accounts.**  
**(DataCentral Server) (Brief Article)**  
Tucker, Tracey  
American Banker, v159, n62, p17(1)  
March 31, 1994  
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 341 LINE COUNT: 00029

... only computer product on the market that delivers concurrent decision-support and transaction-processing capabilities.

**Decision support** is a sales and marketing tool **banks** use to gather and examine such **customer** information as investment and spending **patterns** . It helps a **bank** define new products and services for its **customer** base.

Transaction processing refers to tasks such as updating accounts. Tellers and loan officers have...

11/3,K/46 (Item 16 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

06585965 SUPPLIER NUMBER: 14525762  
**Modelling the negotiation paradigm for the banking industry. (Applications)**  
Sadananda, R.; Acharaya, Sushil K.  
Computers in Industry, v22, n3, p263(10)  
Oct, 1993  
ISSN: 0166-3615 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

ABSTRACT: An **expert system** that **models** the **bank** negotiation process is presented. A banking institution can use the **NEGOAID model** to initially determine whether a loan **application** should be accepted, rejected or negotiated. If **NEGOAID** deems the loan negotiable, it then helps ...

11/3,K/47 (Item 17 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

06395068 SUPPLIER NUMBER: 13421317 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Focus on customers, not products. (Column)**  
Swithenbank, Thomas E.  
American Banker, v158, n13, p4(1)  
Jan 21, 1993  
DOCUMENT TYPE: Column ISSN: 0002-7561 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 786 LINE COUNT: 00063

... approach to discerning customers' purchase patterns over time. The best tool for this problem is **neural network** computer technology.

The evolving **pattern** of a **customer** 's dealings with a **bank** can't be fit to a line or curve, but most bank marketers intuitively recognize...

11/3,K/48 (Item 18 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

05230577 SUPPLIER NUMBER: 11153481 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Management of lenders' currency exposure in multicurrency financings: structural and documentational considerations.**  
Zheng, Henry R.  
Law and Policy in International Business, 22, n2, 213-260  
Spring, 1991  
ISSN: 0023-9208 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 24695 LINE COUNT: 01967

... If the increase in the dollar equivalent of the outstanding foreign currency loans is the **lender** 's sole exposure, however, adjustments may not be necessary if the **lender** has **matching** foreign currency liabilities. In such **case** , the **lender** has an increased exposure only if the **borrower** defaults in the repayments; as a result, the lender needs to make adjustments only if...

11/3,K/49 (Item 19 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

04887549 SUPPLIER NUMBER: 09190696 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**A big turnaround at a small company. (ProtaTek International)**  
Kotula, Denise A.  
Corporate Report-Minnesota, v21, n11, p58(4)  
Nov, 1990  
ISSN: 0279-5299 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 2070 LINE COUNT: 00158

... now 54, took a lucrative severance package and went into the investment business, in this **case** with another high-**profile** executive, First **Bank** 's former **Consumer** and Small Business Banking Group President

William F. Farley.

    Their firm, Headrick & Farley Partners, looked...

11/3,K/50            (Item 20 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

01751391            SUPPLIER NUMBER: 02801497            (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Bank denies mishandling escrow funds.**

Travel Weekly, v42, p2(2)

June 13, 1983

ISSN: 0041-2082            LANGUAGE: ENGLISH            RECORD TYPE: FULLTEXT

WORD COUNT:    495            LINE COUNT:    00039

...        First American said it processed all Davis deposits according to accepted banking practices. In the **case** of deposits from commercial **customers** , the **bank** said, tellers do not normally inspect each and every check or **compare** the endorsement on the back with the name of the payee on the front.

    Papers...

11/3,K/51            (Item 1 from file: 553)

DIALOG(R)File 553:Wilson Bus. Abs. FullText

(c) 1999 The HW Wilson Co. All rts. reserv.

04068388            H.W. WILSON RECORD NUMBER: BWBA99068388            (USE FORMAT 7 FOR FULLTEXT)

**Transactional segmentation to slow customer defections.**

Pearson, Michael M

Gessner, Guy H

Marketing Management v. 8 no2 (Summer 1999) p. 16-23

LANGUAGE:    English

WORD COUNT:    4667

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...        provided by many service providers to switch existing balances onto a new card. Again, the **customer** 's transactional **pattern** would have changed. In either **case** , once the **customer** comes to the **bank** to close his or her account, it is too late for the banker to save...

11/3,K/52            (Item 2 from file: 553)

DIALOG(R)File 553:Wilson Bus. Abs. FullText

(c) 1999 The HW Wilson Co. All rts. reserv.

04059112            H.W. WILSON RECORD NUMBER: BWBA99059112

**Neural nets spot credit risks: systems ease background checks.**

AUGMENTED TITLE: predictive modeling tools for financial services firms

Hoffman, Thomas

Computerworld (Framingham, Mass.) v. 33 no30 (July 26 1999) p. 38

LANGUAGE:    English

ABSTRACT: Advances in E-commerce software have helped to make **neural networks** and predictive **modeling** systems more accurate in identifying and avoiding **bank customers** who are bad credit risks. Using a neural network-based system called Decider from U...

11/3,K/53 (Item 3 from file: 553)  
DIALOG(R)File 553:Wilson Bus. Abs. FullText  
(c) 1999 The HW Wilson Co. All rts. reserv.

03253845 H.W. WILSON RECORD NUMBER: BWBA96003845 (USE FORMAT 7 FOR FULLTEXT)

**Discover gold through expanding markets.**

Coffey, Michael

Mortgage Banking (Mortg Bank) v. 56 (Nov. '95) p. 87-8

LANGUAGE: English

WORD COUNT: 1385

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... s creditworthiness.

The Freddie Mac booklet also shows loan originators how they can qualify more **borrowers** by providing **case** studies demonstrating the **application** of negotiated products and tools. **Lenders** are able to **match** up **borrowers** who need assistance with down payments or money for closing costs with the Freddie Mac...

11/3,K/54 (Item 4 from file: 553)  
DIALOG(R)File 553:Wilson Bus. Abs. FullText  
(c) 1999 The HW Wilson Co. All rts. reserv.

02534433 H.W. WILSON RECORD NUMBER: BWBA93034433

**The new regulatory cops on the block.**

AUGMENTED TITLE: state attorneys general, HUD and Justice Dept. are enforcing fair housing and equal credit laws

Nixon, Brian

Savings & Community Banker (Sav Community Banker) v. 2 (Mar. '93) p. 30-4

LANGUAGE: English

...ABSTRACT: send a case to the Justice Department whenever it has reason to believe that a **creditor** under its jurisdiction has routinely followed a **pattern** in discouraging or denying **applications** for credit. The **case** of Boston **banks** and the Massachusetts attorney general is described.

11/3,K/55 (Item 5 from file: 553)  
DIALOG(R)File 553:Wilson Bus. Abs. FullText  
(c) 1999 The HW Wilson Co. All rts. reserv.

01813043 H.W. WILSON RECORD NUMBER: BWBA90063043

**Over the top.**

AUGMENTED TITLE: going over reporter's head

Seitel, Fraser P

United States Banker (U S Banker) v. 100 (July '90) p. 52

LANGUAGE: English

...ABSTRACT: wronged in the media, communicators must remain flexible in their policies, as illustrated by a **case** involving Chase Manhattan and a high-profile **borrower**. Amid persisting and erroneous reports that the **bank** had called in the **borrower**'s loan, Chase denied the report, thus altering its policy of not providing information about...

?

# Ginger Roberts - Search Report

?show files;ds

File 15:ABI/INFORM(R) 1971-2000/Jan 18  
 (c) 2000 Bell & Howell  
 File 88:Gale Group Business A.R.T.S. 1976-2000/Jan 19  
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 File 9:Business & Industry(R) Jul/1994-2000/Jan 19  
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 File 610:Business Wire 1999-2000/Jan 19  
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 File 275:Gale Group Computer DB(TM) 1983-2000/Jan 19  
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 File 674:COMPUTER NEWS FULLTEXT 1989-1999/DEC W2  
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 File 75:TGG Management Contents(R) 86-2000/Jan W2  
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 (c) 2000 American Mathematical Society

Set	Items	Description
S1	3347586	APPLICATION? ? OR APPLICANT? ? OR CONSUMER? ? OR SHOPPER? ? OR CUSTOMER? ? OR BORROWER? ?
S2	922594	LENDER? ? OR BANK? ? OR CREDIT()UNION? ? OR FINANCIAL()INS- TITUTION? ? OR LOAN()SHARKS OR CREDITOR? ? OR LENDING()INSTI- TUTION? ? OR LENDING()AGENC?
S3	3090189	MATCH? OR PROFIL? OR COMPAR? OR MODEL? OR PATTERN?
S4	1495498	CONDITIONAL OR IF(5N)THEN(5N)ELSE OR CASE OR FUZZY OR NEUR- AL()NETWORK? OR EXPERT()SYSTEM? ? OR RULE()BASED OR KNOWLEDGE- BASE? OR DSS OR DECISION()SUPPORT
S5	828514	CREDIT()SCOR? OR RISK? ?
S6	2447891	NETWORK? OR INTERNET OR TELECOMMUNICATION? OR LAN OR INTRA- NET OR EXTRANET OR EDI OR ELECTRONIC()DATA()INTERCHANG?
S7	4613	S1(6N)S2(6N)S3
S8	407	S6(20N)S7
S9	46	S4(6N)S7
S10	215	S6(6N)S7
S11	39	RD S9 (unique items)
S12	191	RD S10 (unique items)

?t12/7/1,14,17,46,93,137,148,181

12/7/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/INFORM(R)

(c) 2000 Bell & Howell. All rts. reserv.

01916351 05-67343

\*\*USE FORMAT 9 FOR FULL TEXT\*\*

**WingspanBank.com reinvents Online model**

ABSTRACT: WingspanBank.com's multimillion-dollar advertising campaign is designed to sell the idea that the Internet-only bank is something new and different - an online company that can innovate more quickly than a traditional bank. In creating WingspanBank.com, Bank One Corp. borrowed key players with Internet experience and a couple of application from another subsidiary. WingspanBank.com is not affiliated with Bank One's Internet presence, www.bankone.com. In fact, the 2 effectively are competing for the same business. Setting up competing subsidiaries was the only way to compete with existing Internet-only banks. WingspanBank.com has a head start in its competition against the Web sites of brick-and-mortar banks because it was not saddled with legacy IT systems. Another advantage WingspanBank.com has over the Internet branches of real-world banks is its ability to match more closely the better rates offered by Internet-only banks.

Wilde, Candee

Informationweek n757 PP: 92-98 Oct 18, 1999 ISSN: 8750-6874

JRNL CODE: IWK

DOC TYPE: Journal article LANGUAGE: English LENGTH: 4 Pages

WORD COUNT: 1812

12/7/14 (Item 14 from file: 15)

DIALOG(R)File 15:ABI/INFORM(R)

(c) 2000 Bell & Howell. All rts. reserv.

01769501 04-20492

**Exporter-importer financial matchmaking service opens**

ABSTRACT: A subscription-based **internet** based service **matching** UK **borrowers** and **lenders** has been launched by Pintos Global Services.

Anonymous

International Trade Finance n326 PP: 7 Dec 4, 1998 ISSN: 1365-3512

JRNL CODE: ILF

DOC TYPE: Journal article LANGUAGE: English LENGTH: 1 Pages

12/7/17 (Item 17 from file: 15)

DIALOG(R)File 15:ABI/INFORM(R)

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01685123 03-36113

\*\*USE FORMAT 9 FOR FULL TEXT\*\*

**The Internet lending boom**

ABSTRACT: Originations on the Internet continue to soar. The 155 companies that responded to the 1997-1998 Internet Mortgage Industry Survey indicated they had closed \$716 million in loans on the Internet in 1997. This reflects an increase of more than 300% from January 1997 to December 1998, making the Internet the fastest-growing channel for mortgage originations. Main findings of the survey include: 1: Ninety-two percent of the companies



surveyed planned on continuing their Internet presence. 2. Sixty-nine percent considered the Internet to be a vital part of their business strategy. 3. Fifty-two percent indicated that the Internet is a significant source of new business for their company. Mortgage brokers appear to be dominating Internet originations for a number of reasons. The majority of mortgage broker firms are entrepreneurial in nature and able to seize new opportunities faster than the traditional mortgage originators. The majority of banks and savings and loans have legal departments that restrict their ability to originate on the Web.

Myer, Warren H  
Mortgage Banking v58n11 PP: 24-35 Aug 1998 CODEN: MOBAAX ISSN:  
0730-0212 JRNL CODE: MOB  
DOC TYPE: Journal article LANGUAGE: English LENGTH: 10 Pages  
WORD COUNT: 3517

12/7/46 (Item 46 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00947876 95-97268

\*\*USE FORMAT 9 FOR FULL TEXT\*\*

**Computerized loan origination systems: An industry case study of electronic markets hypothesis**

ABSTRACT: An analysis considers the advent of electronic market coordination in the home mortgage industry, focusing on Computerized Loan Origination (CLO) systems. Case studies of CLOs reveal a range of system functionalities. Predictions from the Electronic Markets Hypothesis (EMH) are tested against the empirical results of the 5 case studies. As suggested by EMH, financial intermediaries have been threatened by the introduction of CLOs, and in some cases opposition has been mounted against the systems. On the other hand, despite the availability of the technology and mortgages' seemingly favorable characteristics as an electronically mediated market product, the industry has not been fundamentally changed by the introduction of these systems, despite more than a decade of experience with them. Results suggest that either the full results predicted by the EMH require a longer gestation period or that the underlying hypothesis will require augmentation in order to fully explain the result in the home mortgage market.

Hess, Christopher M; Kemerer, Chris F  
MIS Quarterly v18n3 PP: 251-275 Sep 1994 CODEN: MISQDP ISSN: 0276-7783  
JRNL CODE: MIS  
DOC TYPE: Journal article LANGUAGE: English LENGTH: 25 Pages  
WORD COUNT: 13870

12/7/93 (Item 31 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02300908

01727771 (THIS IS THE FULLTEXT)

**Lending Tree Puts Down Roots on Net, Matching Lenders to Borrowers**  
**(Lending Tree provides online services allowing applicants for mortgage loans to compare offers from different lenders by filling out a single form)**

American Banker, v 163, n 224, p 16  
November 23, 1998  
WORD COUNT: 602

TEXT:

## Ginger Roberts - Search Report

By HALA HABAL

On-line bidding for mortgage loans appears to be the wave of the future for many large lenders.

Charlotte, N.C.-based Lending Tree, a consumer-direct company that launched an on-line service in July, lets potential borrowers fill out one application on-line to be sent to a network of 18 lenders for review.

Participants such as Bank One Corp., Finance One Group, Advanta Mortgage, and Associates First Capital submit criteria on applicants they will accept, and Lending Tree matches the potential borrower to a compatible lender.

Offers are then posted on the site within two business days, and consumers use a password to log on and review bids.

"Our goal is to have four lenders to every borrower, and we'll probably add one lender a week for the rest of the year," said Douglas R. Lebda, chief executive officer at Lending Tree. "We cut out the middleman because there is an alternative channel for people to deal directly with banks."

Mr. Lebda said 20% of prospective borrowers who get multiple bids actually close on a loan. The company had about \$1 billion of loan applications from potential borrowers in the third quarter, he added. Total revenue generated is much lower.

"This is cost-effective for lenders because they don't have the cost of processing people they're not going to approve-it's not the sifting through and finding a needle-in-the-haystack scenario anymore," Mr. Lebda said.

"The Internet is great for smaller lenders, too, because it allows you to stand toe-to-toe with the big guys and access the same consumers for the same price."

Increased price competition fostered by on-line technology may create competition for smaller brokers, the "middlemen," but many agree the industry has room for everyone.

Mr. Lebda pointed to the automobile industry as an example:

"Some people value the service of a Lexus dealership when they can probably get a better price at Carmax; the same goes for mortgage shopping. I don't think the small lender will phase out."

Shawn Quinn, a broker at Monterey Coast Mortgage in Monterey, Calif., said his firm originated about \$135 million of mortgages from Oct. 1, 1997, through September 1998. Mr. Quinn said he is not worried about technology's displacing traditional brokers.

"On-line is competition that can only absorb a small percentage of the market because not everybody is comfortable spilling their guts on the Net with all their personal information," Mr. Quinn said. "If you're buying groceries, this Costco-type buying idea is good, but unless you're really real estate savvy, people can put themselves in a worse situation."

Mr. Quinn warned that the average person may not be in a position to use electronic lending effectively. When enough mistakes are made by consumers, he predicted, on-line loan growth will slow.

Industrywide Mortgage Exchange, or IMX, is a loan trading arena of 50 lenders and about 3,000 loan brokers. Since the network went on-line a year ago, it has helped originate about \$1 billion of loans.

"We are very different from consumer-direct systems because borrowers can't put in double applications, and that prevents fallout," said Erin Esparza, vice president of marketing at IMX. "Borrower's names, addresses, and Social Security numbers are stripped off their applications so lenders bid on the loans blindly in that sense."

With the IMX system, bids come back on-line to brokers who call their clients and counsel them through closing, Ms. Esparza said.

A broker can immediately lock in a loan rate on-line, and with 80% of locked loans closing there is no fee to brokers on the network, Ms. Esparza said. And lenders pay a transaction fee only upon closing, she added.

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12/7/137 (Item 7 from file: 810)  
DIALOG(R)File 810:Business Wire  
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0915312 BW1057

**LENDINGTREE: LendingTree Adds Branches As New Lenders Join the LendingTree Network; Associates and Union Bank of California Among New Partners**

October 01, 1998

Byline: Business Editors/Banking & Finance Writers

CHARLOTTE, N.C.--(BUSINESS WIRE)--Oct. 1, 1998--LendingTree, the online loan center that quickly connects borrowers to lenders who compete for their business, today announced it has added new financial institutions to its LendingTree Network ([www.lendingtree.com](http://www.lendingtree.com)).

Since its official relaunch in June 1998, the size of the Network has increased by more than 50 percent. Its newest partners include the Associates, Union Bank of California, The Dime Savings Bank of New York, National Finance Corp., and PrimeLease Services, Inc.

Lenders in the LendingTree Network receive many benefits when they join, including: access to a large number of interested and qualified potential customers, the ability to direct requests to various divisions and subsidiaries, reduced loan origination costs, and aggressive and targeted marketing programs aimed at potential borrowers.

Unlike other online lending services, LendingTree features proprietary filtering software that enables the lender to profile out the borrower they want -- based on criteria ranging from geography to credit score -- and make an underwritten offer that matches the terms to the specific credit risk. This way, lenders only receive applications from borrowers who meet their lending criteria -- saving time, money and manpower.

"The rapid growth in our LendingTree Network is exciting because it validates our belief that the Web will redefine the loan process by providing lenders and borrowers with an efficient channel to reach one another," said Doug Lebda, CEO and founder of LendingTree.

"When we designed our business, we wanted to provide lenders with compelling reasons to join our LendingTree Network. We believe our filtering software is our key value proposition, and one currently not offered elsewhere, on or offline."

As a result of the LendingTree Network's growth, LendingTree visitors now have even more options in their quest to find a loan that fits their budget and needs, as well as their credit profile. Along with increased competition between lenders that can lead to better

loan rates, the LendingTree **Network** can service all types of **consumer** credit products to **borrowers** of virtually all financial **profiles** across the nation.

About New **Lenders** in the LendingTree **Network**

- The Associates is a diversified financial services company dedicated to meeting the needs of a broad customer base around the world. The Associates is among the nation's largest home equity lenders.
- The Dime Savings Bank of New York is the largest thrift institution in the New York metropolitan area and the 6th largest residential mortgage lender nationwide.
- National Finance Corp., based in a suburb of Albany, N.Y., is a mortgage bank serving the subprime market.
- PrimeLease Services, Inc. is a leading leasing service company representing major banks since 1985. PrimeLease establishes and monitors leasing programs for automobile dealers as well as directly to the public.
- Union Bank of California has been providing financial services for more than 100 years. It is the 3rd largest commercial bank in California, and among the 30 largest in the United States.

About LendingTree, Inc.

LendingTree, Inc., founded by Doug Lebda in 1996 and based in Charlotte, N.C., is the online loan center that quickly connects borrowers to a network of lenders who compete for their business. Loan types include personal, auto, mortgage, home equity, credit cards and debt consolidation.

The company is led by a management team comprised of industry veterans in the banking, financial services and information technology industries. LendingTree recently announced that Mitchell York, former CMP Media Vice president, has joined the company as president and is responsible for LendingTree's overall internal operations and everyday direction of the company.

In addition, LendingTree has formed strategic partnerships with priceline.com and Snap. LendingTree can be contacted by visiting its Web site at [www.lendingtree.com](http://www.lendingtree.com) or by phone at 704/541-5351.

CONTACT: LendingTree, Inc.

Jamey Bennett, 203/454-8767

[jbennett@lendingtree.com](mailto:jbennett@lendingtree.com)

or

Connors Communications

Lainie Tanner, 415/217-7500

[lainie@connors.com](mailto:lainie@connors.com)

KEYWORD: NORTH CAROLINA NEW YORK CALIFORNIA

INDUSTRY KEYWORD: COMPUTERS/ELECTRONICS COMED BANKING

INTERACTIVE/MULTIMEDIA/INTERNET

Today's News On The Net - Business Wire's full file on the Internet with Hyperlinks to your home page.

URL: <http://www.businesswire.com>

>

12/7/148 (Item 1 from file: 610)

DIALOG(R) File 610:Business Wire

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00160904 19991221355B0023 (THIS IS THE FULLTEXT)

Venture Catalyst Incorporated Announces First Business-to-Business Investment in [Companyfinance.com](http://Companyfinance.com), the Online Capital Matching Firm  
Business Wire

Ginger Roberts - Search Report

Tuesday, December 21, 1999 06:47 EST

TEXT:

SAN DIEGO, Dec 21, 1999 (BUSINESS WIRE) - Companyfinance.com Gives Companies Rapid and Simultaneous Access to Multiple Lending Institutions Through the Internet

Venture Catalyst Incorporated (Nasdaq:VCAT) announced today that, through its Venture Catalyst division, it has made a strategic minority investment in Companyfinance.com (www.companyfinance.com), an Internet-based capital-matching firm for lending institutions and middle-market borrowers. This agreement marks Venture Catalyst's first investment in a business-to-business Internet-based company.

Based in Silicon Valley, Companyfinance.com greatly simplifies the process of raising capital for middle market businesses, and provides its services free of charge to companies seeking capital. Companyfinance.com already has over 60 lending institutions in its network, including some of the most highly regarded lending institutions in the United States.

"Companyfinance.com is another example of our mission to locate and invest in promising Internet-related businesses," said Evan Anderson, Vice President of Corporate Development for Venture Catalyst. "Through Companyfinance.com, businesses are not only given immediate access to multiple lending sources, but are also saved countless hours of repetitive applications and documentation retrieval, thereby freeing up management to run their ventures. We envision that our alliance with Companyfinance.com will give us an even broader access to capital for our venture-development clients and our portfolio companies."

In conjunction with Venture Catalyst's strategic investment, Companyfinance.com also welcomes Andrew Laub, Venture Catalyst's Executive Vice President of Corporate Development, to its Board of Advisors. Prior to his tenure at Venture Catalyst, Laub was the treasurer for Southwest Gas Corporation from 1987 until 1994. Additionally, Laub has held positions at Union Bank in the commercial lending department.

Jonathan Orban, Chairman and Chief Executive Officer of Companyfinance.com, stated "We are pleased to have the support of Venture Catalyst as we strive to become the e-commerce solution for business lending. We are harnessing the business-to-business power of the Web to deliver business capital at Internet speed."

The Companyfinance.com management team includes:

- Jonathan Orban, Chairman and CEO - Orban formerly served as Managing Director of private equity at EBI Securities

Corporation, where he founded, built and managed the private equity group. - Pankaj Chowdhry, President and CIO - Chowdhry served as Technical

Director of PC Week, a division of Ziff-Davis Publications, and previously was CEO and President of Axonet Technologies. - Barry C. Loder, Chief Financial Officer - Loder has served as

Chief Operating Officer and Chief Financial Officer of Nutrition for Life International, Inc. and was co-founder and Senior Vice President of Finance of Republic Industries. - Douglas R. Van Kirk, Chief Technology Officer - Van Kirk was

## Ginger Roberts - Search Report

previously Systems Manager at Travelers Insurance. Most recently, Van Kirk was Editor of LAN Times and served as Editor for

Infoworld and PC/Computing. - Jeffry D. Sweet, Director - Sales & Operations - Sweet was

previously Vice President of Marketing and Regional Manager at Coast Business Credit, a leading national asset-based lender to

middle-market businesses. - Daniel L. Barnett, Director - Business Development - Barnett was

the Chief Financial Officer for Atrieva Corporation, and has 15 years of experience in mergers and acquisitions. - Gil N. Schwartzberg, Co-Founder and Special Advisory Board Member

- Schwartzberg is Chairman Emeritus, President and Chief Executive Officer of City of Hope. He previously was Vice Chairman of Sterling Bank of Los Angeles, where he served as Chairman of the Loan Committee. Schwartzberg also co-founded LA

Gear. - T. Ronald Davis, Special Advisory Board Member - Davis spent over

five years with Microsoft Corporation, where he established the Corporate Account Marketing Group for Microsoft's U.S. Sales and

Marketing Division, and also held the position of Director of Worldwide Sales Training. - Jack L. Meyers, Special Advisory Board Member - Meyers is Vice

Chairman, Chief Credit Officer, and head of Credit Risk Management of BankAmerica Corporation.

About Companyfinance.com

Companyfinance.com is committed to becoming the premier **Internet**-based capital **matching** firm for **lending institutions** and middle-market **borrowers**, providing its services to **borrowers** without upfront costs. Companyfinance.com's member lending institutions are primarily lenders who provide asset-based and cash flow loans, factoring, equipment leasing, subordinated debt, convertible debt and commercial mortgages to businesses. In contrast to traditional methods, Companyfinance.com automates the business loan process through a proprietary capital matching system. Companyfinance.com's pre-qualification, analysis, and routing system empowers borrowers to turn a typical several-month lending cycle into several weeks. Once a loan is closed, the lending institution under contract pays Companyfinance.com an introduction fee.

About Venture Catalyst Incorporated

Founded in 1991, Venture Catalyst Incorporated (formerly Inland Entertainment Corporation), originated as a consultant to Native American tribes and their respective gaming enterprises. San Diego-based Venture Catalyst has evolved into a full-service consulting company, which began diversifying in 1998 to expand its focus to all forms of consulting, including strategic planning, Internet development and e-business applications through its Cyberworks, Inc. subsidiary (www.cyberworks.net), public relations and marketing services, capital investments, and state-of-the-art incubation facilities. Some of Venture Catalyst's recent investments include KINeSYS Pharmaceutical

Ginger Roberts - Search Report

Inc. (www.kinesys.com), Spun.com (www.spun.com), Ultrex Corporation (OTC BB: ULTX) (www.ultrex.com), and BuyIt.com, Inc. (OTC BB: BUYT) (www.buyit.com), developers of the ultimate online Arts & Crafts destination, CraftClick.com. .

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-0-

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or  
Companyfinance.com  
Jon Orban, 650/696-1411

GEOGRAPHY: CALIFORNIA

INDUSTRY CODE: INTERNET  
E-COMMERCE  
GAMING

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12/7/181 (Item 10 from file: 275)

DIALOG(R) File 275:Gale Group Computer DB(TM)  
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01357232 SUPPLIER NUMBER: 08386282 (THIS IS THE FULL TEXT)  
**A financial neural-network application. (ADAM hybrid neural network used at Chase Manhattan Bank)**  
Marose, Robert A.  
AI Expert, v5, n5, p50(4)  
May, 1990

TEXT:

A Financial Neural-Network Application

A statistical-based hybrid neural network at Chase Manhattan Bank is one of the largest and most successful AI applications in the United States. It addresses a critical success factor in the bank's strategic plan: reducing losses on loans made to public and private corporations.

Most of Chase's business for corporations involves assessing their creditworthiness. Chase loans \$300 million annually and has long searched for tools to improve loan assessment. This assessment allows Chase to mitigate risk and seek out new business opportunities.

Financial-restructuring deals are promising business opportunities for the bank.

In 1985 Chase began a search for new quantitative techniques to assist senior loan officers in forecasting the creditworthiness of corporate loan candidates. Chase located Inductive Inference Inc. (headed by Dr. David Rothenberg), a New York City company with a history of successfully applying neural-network technology to statistical pattern analysis. A test model was built, evaluated, and independently audited. The results were reviewed by the Chase CEO committee in 1987 and Inductive Inference was granted a multimillion dollar contract. Consequently, Chase established a 36-member internal consulting organization called Chase Financial Technologies to oversee the development of pattern-analysis network models for evaluating corporate loan risk.

The resulting models, called the Creditview system, perform three-year forecasts that indicate the likelihood of a company being assigned a Chase risk classification of good, criticized, or charged-off. In Addition to the overall forecast, Creditview provides a detailed listing

of the items that significantly contributed to the forecast, an expert-system-generated interpretation of those items, and several comparison reports. This article focuses on the Public Loan Company model (PCLM).

Creditview models run on a Chase Financial Technologies host computer. A user system resides at each user's PC and communicates with the host through telephone lines. In addition, conventional financial statement analysis may be performed using Chase's Financial Reporting System, an independent financial spreading and analysis package designed for conventional financial statement also resides on the user's PC and permits a company's standard financial statements to be accessed and displayed. System data is obtained from COMPUSTAT.

It took 15 years for Inductive Inference to develop ADAM, a tool that generates the models such as those used in Creditview. ADAM is a statistically based technique that extracts a collection of Boolean formulae from historical data and captures rules most significant in determining the obligor's creditworthiness. ADAM identifies rules and their combinations that, based on historical data, may be expected to do three-year forecasts reliably. The historical data is also used to embed the Boolean formulae in a network that evaluates the significance of each possible formulae combination that may be satisfied by a particular company.

ADAM's pattern-analysis technology provides the ability to construct a hybrid neural network (the Forecaster), if enough high-quality historical data is available. Each forecaster represents a separate "model" produced by ADAM (Figure 1). PCLM, the first model implemented at Chase, derives from Chase's extensive loan history of large, publicly traded companies and their past financial data. (Chase has both publicly and privately owned corporations in its base of clients and prospects. Separate credit-risk forecasting models will be developed for public and private companies because their particular characteristics will probably mandate separate assessments and analysis by the bank.)

The input to ADAM includes:

- \* Historical financial-statement data on good and bad obligors (the learning sample)

- \* Industry norms calculated using financial-statement data from companies in specific industries (obtained from COMPUSTAT). These norms reflect industry characteristics. The historical data analyzed by ADAM to produce forecasting models consists of a large collection of data units. Each data unit contains as much as six years of consecutive financial data for a particular company, corresponding industry norms, and the company's status three years after the last year of data. (The last of the six years is called the "year of the data unit.") The data unit's status is the company's rating--G stands for good, C stands for criticized, and X stands for charged-off.

ADAM uses this data to construct a large set (say, a thousand) of candidate variables that may or may not indicate a company's future financial condition. These variables are used to form patterns.

#### DEFINITION OF PATTERNS

A pattern is fundamentally a statement about the value of a particular financial variable or set of variables. A very simple pattern may have the form:

$$C1 < V1 < C2 \text{ or } V1 < C1$$

where V1 is a financial variable and C1 and C2 are constants. For example:

$$1.75 < \text{QuickRatio} < 2.00$$

could be a simple pattern. Typically, patterns are more complex; they have several elements of this kind and are combined by using and, or, and not. This example could be one of a small complex pattern:

$$C1 < V1 < C2 \text{ } V2 < C3 \text{ } C4 < V3 < C5 \text{ and } C6 < V4 < C7 \text{ } C8 * V5 * C9$$

where all the C's are constants and the V's financial variables.

Candidate variables are arranged into thousands of complex patterns



and analyzed by ADAM to produce an optimal set of variables and patterns that form a pattern network called the Forecaster. The criteria for selection of patterns are:

Score: The score (as observed in the historical data) measures the ability of the pattern to differentiate between the categories good, criticized, and charged-off; in other words, the ability of the pattern to classify correctly.

Complexity: Complexity is a measure of how complicated the pattern is (in terms of number of variables), simple patterns within it, and the amount of historical data it satisfies.

Spuriousness: A measure of the likelihood that the pattern's score (how well it predicts) is due solely to chance.

These statistics are used to evaluate the predictive power of the patterns and ensure that whatever predictive power is uncovered is not by chance. To each pattern and status a probability (called the "precision") exists that a data unit corresponding to the pattern will have that status. ADAM uses a proprietary network-balancing technique that selects the patterns for the network to maximize precision and minimize bias.

ADAM was used to develop the PCLM, an expert system based on historical data that can predict the likelihood of a public firm being rated good, criticized, or charged-off three years in advance. Among other features, PCLM:

- \* Accepts six years of past financial data for the firm under consideration

- \* Uses the lattice (network) of Boolean expressions developed by ADAM to determine nodes that best match the firm under analysis

- \* Calculates the probability for each rating based on the expressions matched and the characteristics of these patterns

- \* Produces extensive reports, including a text explanation of the analysis, based on the characteristics of the matched pattern and other companies that have matched these expressions

The PCLM comprises two parts: the Forecaster built by the ADAM technology from large publicly traded companies (residing on a a Chase host computer), and a PC-based user system that allows access to the model on the host computer to generate forecasts for particular companies, perform various analyses, and print reports (Figure 2). Note that information about an obligor's specific credit facility (whether the facility is secured, covenants, and so on) is not considered by the PCLM. The system evaluates the company itself rather than the risk of its defaulting in specific credit payments.

#### PCLM MODEL OUTPUT

The PCLM produces these reports: Contributing Variables, Expert-System Interpretation, Two-year Comparison: Items of Increased Significance, Two-Year Comparisons: Items of Decreased Significance, and Two-Year Comparison: Items That Changed Risk Category. Of these reports, Contributing Variables contains PCLM's primary output; the others derive from the data contained in it. Contributing Variables comprises an overall forecast for the company in question along with a list of the variables that most strongly contributed to the forecast. The basic report consists of these sections:

Section 1: General information. Contains the company name, forecast year, standard industrial code (SIC), data source, date, and years of data that were used in generating the forecast.

Section 2: Industry peer group. Defines the industry peer group as determined by the model for the company. The company's asset size and geographic location are shown in this section. Information on the industry peer group consists of its SIC, the latest year for which industry norms were calculated, the number of firms in the peer group, and the peer-group reference number (useful in determining the peer group's members).

Section 3: Overall forecast. Shows the forecast rating for the company (G, C, or X). These ratings are mathematically combined into a single "vulnerability index" that helps compare the relative risk among

different forecasts (different companies or years for the same company). In addition, to assist the analyst in evaluating the forecast's significance, the company's forecast compared to others in Chase's experience is shown in several ways. Chase Rank shows the relative percentile of this company's good rating compared to all Chase obligors in the years 1986-1988 (for example, if the company's Chase Rank was 25%, for all Chase obligors from 1986-1988, 75% have a higher and 25% have a lower rating for good), and Percent Going to Criticized and Charged-off shows the historical outcome of similarly ranked companies.

Section 4: A list of contributing variables most strongly influencing the forecast. These variables are organized into categories and by contributions to strength and weakness within each category: profitability, asset efficiency, cash flow, capital structure and liquidity, and market.

Section 5: A list of contributing variables compared to the best or worst quartile of companies in the industry (defined as its peer group) that most strongly influence the forecast.

Other reports can be generated by the user system:

Expert system interpretation: The PCLM can use its network to output the various factors accounting for its conclusions. This output permits the model to explain its decision in an understandable, text-generated manner.

Two-year comparison reports: These reports automatically compare the forecasts for two (not necessarily consecutive) years and show items that appear in the second but not the first year (Items of Increased Significance Report), items that appear in the first but not the second year (Items of Decreased Significance Report), and items that appear in both years but have changed their risk category (Items That Changed Risk Category Report).

#### SYSTEM SUCCESS

PCLM benefits the user because it identifies the strengths and vulnerabilities in the financial structure of the obligor and forecasts the impact of these factors on the firm's financial health three years into the future. Chase tested the system extensively and, having identified many potentially troublesome loans, the bank is now implementing it.

From a statistician's viewpoint, a major distinction between ADAM and classical neural networks, as shown in Table 1, is that neural networks weigh values that maximize the accuracy in the classification of the historical data. ADAM, however, maximizes the accuracy of the classification after discounting bias.

A new, more robust PCLM is being developed as a sister model for private companies, and a user-friendly shell has been created to facilitate the use of both models by bank officers from their PCs. Feasibility studies have concluded that the ADAM technology can be applied successfully to corporate planning, investment portfolio analysis, and oil-exploration models.

Robert A. Marose, Ph.D., is a professor in the school of business at Hofstra University, Long Island, N.Y. He has worked as a consultant in the aerospace, petroleum, and information industries, and presently is working on AI and software productivity.

CAPTIONS: ADAM and PCLM. (chart); PCLM model process. (chart); ADAM, expert systems, and neural networks. (table)

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01806726 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**A Web Mortgage Approval In An Instant**

**(Bank of Montreal introducing interactive lending system accessible via the Web)**

Bank Technology News, v 10, n 4, p 18+

April 1997

DOCUMENT TYPE: Journal; News Brief ISSN: 1060-3506 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 166

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...rendered by sending customer-provided information and credit bureau information to Strata, the bank's **decision support** system. Strata takes **customer** information and scores it against the **bank**'s predefined risk levels, based on **customer profiles** and credit policy. Using this information, the **bank** then makes an informed credit decision, which it sends back to the customer over the...

13/3,K/23 (Item 3 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01343148 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Fidelity jumps into bank deal**

**(Fidelity Investments and Broadway & Seymour will jointly market investment capabilities & processing services to trust banks)**

Pensions & Investments, v 23, n 24, p 38

November 27, 1995

DOCUMENT TYPE: Journal ISSN: 1050-4974 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 427

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...receive a single statement combining a brokerage account with a trust account.

Mr. Spencer said **bank** clients will be able to access **customer** account information and **decision -support models** to aid in the investment process. **Banks** also might want to sell online services provided by the joint venture to customers.

Fidelity...

13/3,K/24 (Item 1 from file: 810)

DIALOG(R)File 810:Business Wire

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0980775 BW0065

**CA PACIFIC LUMBER: Pacific Lumber/Scotia Pacific File Information on Sustained Yield Plan with California Department of Forestry and Fire Protection**

February 17, 1999

Byline: Business Editors

Ginger Roberts - Search Report

?show files;ds

File 351:DERWENT WPI 1963-2000/UD=, UM=, & UP=200002

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File 344:Chinese Patents ABS Apr 1985-2000/Jan

(c) 2000 European Patent Office

File 347:JAPIO OCT 1976-1999/SEP(UPDATED 991229)

(c) 1999 JPO & JAPIO

Set	Items	Description
S1	681324	APPLICATION? ? OR APPLICANT? ? OR CONSUMER? ? OR SHOPPER? ? OR CUSTOMER? ? OR BORROWER? ?
S2	32565	LENDER? ? OR BANK? ? OR CREDIT()UNION? ? OR FINANCIAL()INS- TITUTION? ? OR LOAN()SHARKS OR CREDITOR? ? OR LENDING()INSTIT- UTION? ? OR LENDING()AGENC?
S3	1473051	MATCH? OR PROFIL? OR COMPAR? OR MODEL? OR PATTERN?
S4	752038	CONDITIONAL OR IF(5N)THEN(5N)ELSE OR CASE OR FUZZY OR NEUR- AL()NETWORK? OR EXPERT()SYSTEM? ? OR RULE()BASED OR KNOWLEDGE- BASE? OR DSS OR DECISION()SUPPORT
S5	54181	CREDIT()SCOR? OR RISK? ?
S6	531	S1 AND S2 AND S3
S7	18	S1(6N)S2(6N)S3
S8	50	S4 AND S6
S9	67	S7:S8

?s s5 and s6

54181 S5

531 S6

S10 5 S5 AND S6

?s s9:s10

S11 71 S9:S10

?show files;ds

File 351:DERWENT WPI 1963-2000/UD=, UM=, & UP=200002

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File 344:Chinese Patents ABS Apr 1985-2000/Jan

(c) 2000 European Patent Office

File 347:JAPIO OCT 1976-1999/SEP(UPDATED 991229)

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Set	Items	Description
S1	681324	APPLICATION? ? OR APPLICANT? ? OR CONSUMER? ? OR SHOPPER? ? OR CUSTOMER? ? OR BORROWER? ?
S2	32565	LENDER? ? OR BANK? ? OR CREDIT()UNION? ? OR FINANCIAL()INS- TITUTION? ? OR LOAN()SHARKS OR CREDITOR? ? OR LENDING()INSTIT- UTION? ? OR LENDING()AGENC?
S3	1473051	MATCH? OR PROFIL? OR COMPAR? OR MODEL? OR PATTERN?
S4	752038	CONDITIONAL OR IF(5N)THEN(5N)ELSE OR CASE OR FUZZY OR NEUR- AL()NETWORK? OR EXPERT()SYSTEM? ? OR RULE()BASED OR KNOWLEDGE- BASE? OR DSS OR DECISION()SUPPORT
S5	54181	CREDIT()SCOR? OR RISK? ?
S6	531	S1 AND S2 AND S3
S7	18	S1(6N)S2(6N)S3
S8	50	S4 AND S6
S9	67	S7:S8
S10	5	S5 AND S6
S11	71	S9:S10

?t11/4/all

11/4/1 (Item 1 from file: 351)

DIALOG(R)File 351:DERWENT WPI

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IM- \*Image available\*

AA- 99-468567/199939|

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XR- <XRPX> N99-349889|  
TI- Automatic loan **matching** apparatus using global telecommunication  
network for loan origination system|  
PA- LOANMARKET RESOURCES LLC (LOAN-N)|  
AU- <INVENTORS> FARIN T A; KOWAL M L; MATAYA L D; TENGEL C G|  
NC- 001|  
NP- 001|  
PN- US 5940812 A 19990817 US 97914633 A 19970819 G06F-017/60 199939 B  
|  
AN- <LOCAL> US 97914633 A 19970819|  
AN- <PR> US 97914633 A 19970819|  
LA- US 5940812(22)|  
AB- <PN> US 5940812 A|  
AB- <NV> NOVELTY - A database (110) stores **borrower** attributes received  
from **consumer** terminals (104,106) and certain credit bureau  
(116,117). Acceptance criteria and attributes of available loan  
received from **lenders** , are also stored. A data processor (112)  
**compares** the **borrower** attributes with each loan acceptance criteria  
to prepare a ranking of best loans to be displayed on **consumer**  
terminal.|  
AB- <BASIC> DETAILED DESCRIPTION - The data processor (112) produces a loan  
**application** , in **case** **borrower** selects a loan from displayed loan  
rankings. The loan **application** is then sent to corresponding **lender**  
through internet (108), for approval. To receive **borrower** attributes  
from credit bureau (116,117), a credit bureau interface (114) is  
incorporated in server terminal (109). An INDEPENDENT CLAIM is also  
included for loan **matching** method.  
USE - In loan origination systems for **matching** best available  
loan to a potential **borrower** .  
ADVANTAGE - The **matching** apparatus aids both potential **borrowers**  
and **lenders** in easy access to loan market information, through  
internet. Loan **matching** is performed efficiently and effectively,  
since the **lender** offers more accurate and competitive loan terms to  
the potential **borrower** .  
DESCRIPTION OF DRAWING(S) - The figure shows block diagram of loan  
origination system.  
Consumer terminals (104,106)  
Internet (108)  
Server terminal (109)  
Database (110)  
Data processor (112)  
Credit bureau interface (114)  
Credit bureau (116,117)  
pp; 22 DwgNo 1/10|  
DE- <TITLE TERMS> AUTOMATIC; LOAN; **MATCH** ; APPARATUS; GLOBE;  
TELECOMMUNICATION; NETWORK; LOAN; SYSTEM|  
DC- T01|  
IC- <MAIN> G06F-017/60|  
MC- <EPI> T01-J05A|  
FS- EPI||

11/4/2 (Item 2 from file: 351)  
DIALOG(R) File 351:DERWENT WPI  
(c) 2000 Derwent Info Ltd. All rts. reserv.

IM- \*Image available\*  
AA- 99-456963/199938|  
XR- <XRPX> N99-341712|  
TI- Computer based credit evaluation and loan **application** processing  
apparatus for potential **borrowers** |  
PA- GOLDEN 1 CREDIT UNION (GOLD-N)|

Ginger Roberts - Search Report

AU- <INVENTORS> DYKSTRA D R; WADE P M|  
 NC- 001|  
 NP- 001|  
 PN- US 5930776 A 19990727 US 93146692 A 19931101 G06F-017/60 199938 B  
     <AN> US 97815376 A 19970310|  
 AN- <LOCAL> US 93146692 A 19931101; US 97815376 A 19970310|  
 AN- <PR> US 97815376 A 19970310; US 93146692 A 19931101|  
 FD- US 5930776 A CIP of US 93146692  
     CIP of US 5611052|  
 LA- US 5930776(13)|  
 AB- <PN> US 5930776 A|  
 AB- <NV> NOVELTY - The processing apparatus includes a **credit scoring**  
     module (16) associated with the CPU (10) for determining numerical  
     **credit score** based on loan **application** information pertaining to  
     potential **borrower** . The **credit scoring** module associated with the  
     **lender** , determines another stage numerical **credit score** based on  
     **borrower** 's credit report information.|  
 AB- <BASIC> DETAILED DESCRIPTION - The loan approval status is determined  
     by **comparing** the loan **application** information and the sum of the  
     **credit scores** with loan matrix associated with the **lender** . A  
     **lender** report based on the loan approval status, is generated. An  
     INDEPENDENT CLAIM is also included for the method of credit evaluation  
     and loan **application** processing.  
     USE - For evaluating credit of potential **borrower** and processing  
     loan **application** .  
     ADVANTAGE - Reduces amount of human handling, improving accuracy  
     and speed. Approves loan **application** without the need for  
     pre-approval or pre-qualification.  
     DESCRIPTION OF DRAWING(S) - The figure shows the credit evaluation  
     and loan **application** processing apparatus.  
     CPU (10)  
     **Credit scoring** module (16)  
     pp; 13 DwgNo 1/2|  
 DE- <TITLE TERMS> COMPUTER; BASED; CREDIT; EVALUATE; LOAN; APPLY; PROCESS;  
     APPARATUS; POTENTIAL|  
 DC- T01|  
 IC- <MAIN> G06F-017/60|  
 MC- <EPI> T01-J05A|  
 FS- EPI||

11/4/3 (Item 3 from file: 351)

DIALOG(R)File 351:DERWENT WPI

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IM- \*Image available\*  
 AA- 99-394566/199933|  
 XR- <XRPX> N99-294948|  
 TI- Implantable Cardioverter Defibrillator (ICD) with single use thermal  
     battery cells|  
 PA- ADAMS T P (ADAM-I)|  
 AU- <INVENTORS> ADAMS T P|  
 NC- 001|  
 NP- 001|  
 PN- US 5919211 A 19990706 US 9620628 A 19960627 A61N-001/39 199933 B  
     <AN> US 97884214 A 19970627|  
 AN- <LOCAL> US 9620628 A 19960627; US 97884214 A 19970627|  
 AN- <PR> US 9620628 A 19960627; US 97884214 A 19970627|  
 FD- US 5919211 A Provisional US 9620628|  
 LA- US 5919211(4)|  
 AB- <PN> US 5919211 A|  
 AB- <NV> NOVELTY - The ICD (10) has a high power battery **bank** (12)

comparing preset targeting criteria of each promotional message with profile data of each subscribed calling party to obtain data associating each of the promotional messages with at least one subscribed calling party. A message queue has a number of electronic queues, each being assigned to at least one calling party and stores the data associating each promotional message with at least one subscribed calling party.

A call processor accesses an electronic queue assigned to a calling party, and delivers to at least the calling party a promotional message according to the data in the accessed queue. The number of individual electronic queues are respectively identifiable by unique queue identification numbers respectively corresponding to unique calling party personal identification numbers. A message **bank** stores data indicative of the promotional messages, and a **customer profile bank** for storing the **profile** data.

USE - E.g. for sending advertising information, public service announcements, surveys etc. to end user according to user-profile, preferences and/or interests. Provides messages to analog or digital telephones, screen-phones, and video-phones.

ADVANTAGE - Prepares multiple queues having different targeting precisions.

Dwg.2/14|

DE- <TITLE TERMS> TELECOMMUNICATION; SYSTEM; DELIVER; PROMOTE; MESSAGE;  
ASSOCIATE; PROCESSOR; COMPARE; PRESET; CRITERIA; PROMOTE; MESSAGE;  
PROFILE; DATA; CALL; PARTY; OBTAIN; DATA; ASSOCIATE; MESSAGE; ONE; CALL  
; PARTY|  
DC- W01|  
IC- <MAIN> H04M-001/64|  
MC- <EPI> W01-C02B|  
FS- EPI||

11/4/5 (Item 5 from file: 351)  
DIALOG(R)File 351:DERWENT WPI  
(c) 2000 Derwent Info Ltd. All rts. reserv.

IM- \*Image available\*  
AA- 98-508707/199844|  
XR- <XRPX> N98-396717|  
TI- Model generating method of customer behaviour in transaction  
environment - selecting software development tool incorporating one or  
more artificial life algorithms and constructs several agents each  
having one or more drives defined for each agent matched to transaction  
related need|  
PA- NCR INT INC (NATC )|  
AU- <INVENTORS> DOVE L G; JOHNSON G I|  
NC- 025|  
NP- 002|  
PN- EP 869449 A2 19981007 EP 98301887 A 19980313 G06F-017/50 199844 B  
PN- JP 10283414 A 19981023 JP 98107137 A 19980403 G06F-017/60 199902|  
AN- <LOCAL> EP 98301887 A 19980313; JP 98107137 A 19980403|  
AN- <PR> GB 976816 A 19970404|  
FD- EP 869449 A2  
<DS> (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC  
MK NL PT RO SE SI|  
LA- EP 869449(E<PG> 6); JP 10283414(5)|  
DS- <REGIONAL> AL; AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LT;  
LU; LV; MC; MK; NL; PT; RO; SE; SI|  
AB- <BASIC> EP 869449 A

The method involves generating a model of customer behaviour in transaction environment by selecting a software development tool incorporating one or more artificial life algorithms and constructing

several agents each having one or more drives.

One or more drives are defined for each agent, which is or are to be matched to a transaction related need and the defined drives are genetically encoded to suit.

Several agents are generated each having a drive corresponding to a transaction related need, with each capable of interacting with the environment in accordance with the predetermined rules.

USE - For generating simulation **model** of **consumers** in transaction environment such as behaviour of **customers** in bank branch.

ADVANTAGE - Provides efficient method of generating model of customer behaviour in complex environment.

Dwg.1/1|

DE- <TITLE TERMS> MODEL; GENERATE; METHOD; CUSTOMER; BEHAVE; TRANSACTION;  
ENVIRONMENT; SELECT; SOFTWARE; DEVELOP; TOOL; INCORPORATE; ONE; MORE;  
ARTIFICIAL; LIFE; ALGORITHM; CONSTRUCTION; AGENT; ONE; MORE; DRIVE;  
DEFINE; AGENT; MATCH; TRANSACTION; RELATED; NEED|  
DC- T01|  
IC- <MAIN> G06F-017/50; G06F-017/60|  
IC- <ADDITIONAL> G06F-015/18|  
MC- <EPI> T01-J16C4|  
FS- EPI||

11/4/6 (Item 6 from file: 351)  
DIALOG(R)File 351:DERWENT WPI  
(c) 2000 Derwent Info Ltd. All rts. reserv.

IM- \*Image available\*  
AA- 98-447559/199838|  
DX- <RELATED> 98-447556|  
XR- <XRPX> N98-348852|  
TI- Remote station synchronisation to base station for bandwidth efficient communication system - comparing pattern extracted from adjusted remote clock signal, by error signal, with synchronisation symbol pattern from base clock signal and selecting processing traffic signals from base station using second clock, if comparison is good|  
PA- AT & T WIRELESS SERVICES INC (AMTT )|  
AU- <INVENTORS> VEINTIMILLA G J|  
NC- 021|  
NP- 002|  
PN- WO 9835458 A1 19980813 WO 98US2077 A 19980206 H04B-007/26 199838 B  
PN- US 5914981 A 19990622 US 97804617 A 19970224 H04L-027/30 199931|  
AN- <LOCAL> WO 98US2077 A 19980206; US 97804617 A 19970224|  
AN- <PR> US 97804617 A 19970224; US 97796492 A 19970206|  
FD- WO 9835458 A1  
<DS> (National): CA JP MX  
<DS> (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE|  
LA- WO 9835458(E<PG> 44)|  
DS- <NATIONAL> CA JP MX|  
DS- <REGIONAL> AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE|  
AB- <BASIC> WO 9835458 A

The method involves generating a clock signal at a base station (Z) and deriving a synchronisation symbol pattern from it. The pattern is spread at the base station with spreading codes that distribute the pattern over several discrete tones, to form a spread signal which is transmitted from the base station and received at a remote station (X).

A first clock signal is generated there and the discrete tones sampled to form a first sampled signal for **application** to a **matched** filter **bank**, to form a frequency error signal for adjusting the frequency of the remote station first clock signal. The discrete tones



11/4/9 (Item 9 from file: 351)

DIALOG(R) File 351:DERWENT WPI

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AA- 97-481381/199745|  
 XR- <XRPX> N97-401251|  
 TI- Paper note counterfeit-proof and smuggling-proof method|  
 PA- TANG Z (TANG-I)|  
 AU- <INVENTORS> TANG Z|  
 NC- 001|  
 NP- 001|  
 PN- CN 1121616 A 19960501 CN 94118561 A 19941125 G09F-003/00 199745 B  
 |  
 AN- <LOCAL> CN 94118561 A 19941125|  
 AN- <PR> CN 94118561 A 19941125|  
 AB- <BASIC> CN 1121616 A

The bank note with series number is sold along with the commodity, whether the commodity is true or false or smuggled can be checked by the **consumer** by **comparing** the **bank** note number with the published number range by factory, or the bank note is sent to the factory to check.

Dwg.0/0|

DE- <TITLE TERMS> PAPER; NOTE; COUNTERFEIT; PROOF; PROOF; METHOD|  
 DC- P85|  
 IC- <MAIN> G09F-003/00|  
 FS- EngPI||

11/4/10 (Item 10 from file: 351).

DIALOG(R) File 351:DERWENT WPI

(c) 2000 Derwent Info Ltd. All rts. reserv.

IM- \*Image available\*  
 AA- 97-332981/199730|  
 XR- <XRPX> N97-276335|  
 TI- Real-time automatic on-line review performance for product application  
 - involves inputting data to identify relationship profile of applicant  
 based on assets and liabilities with institution|  
 PA- CITIBANK NA (CITI-N)|  
 AU- <INVENTORS> DEAN C G; MAYR M; MUSCI R; SEIB D; SUSSMAN L J; WALKER D|  
 NC- 071|  
 NP- 003|  
 PN- WO 9722073 A1 19970619 WO 96US19228 A 19961212 G06F-017/60 199730 B  
 PN- AU 9711446 A 19970703 AU 9711446 A 19961212 G06F-017/60 199743  
 PN- EP 954811 A1 19991110 EP 96942858 A 19961212 G06F-017/60 199952  
 <AN> WO 96US19228 A 19961212|  
 AN- <LOCAL> WO 96US19228 A 19961212; AU 9711446 A 19961212; EP 96942858 A  
 19961212; WO 96US19228 A 19961212|  
 AN- <PR> US 96758770 A 19961203; US 958538 A 19951212|  
 CT- Jnl.Ref; US 5239462|  
 FD- WO 9722073 A1  
 <DS> (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI  
 GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO  
 NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN  
 <DS> (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW  
 NL OA PT SD SE SZ UG  
 FD- AU 9711446 A Based on WO 9722073  
 FD- EP 954811 A1 Based on WO 9722073  
 <DS> (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC  
 NL PT RO SE SI|

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LA- WO 9722073(E<PG> 111); EP 954811(E)|  
DS- <NATIONAL> AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE  
HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL  
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN|  
DS- <REGIONAL> AL; AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LT;  
LU; LV; MC; NL; PT; RO; SE; SI; EA; KE; LS; MW; OA; SD; SZ; UG|  
AB- <BASIC> WO 9722073 A

The application review performance method involves inputting a first set of data into a data processing and communication system, the data relates to information provided by the applicant. A second set of data is input into the system, this data relates to the product or service requested by the applicant.

The first data is used to identify on a real time basis a relationship profile with the applicant. The **profile** is based on an amount of assets and liabilities the **applicant** has with the **financial institution**. A category representing the **profile** is generated. This category is used to extract a pricing scheme based on a category from a product profile table. This table contains information regarding prices for products or services offered by the financial institution.

USE/ADVANTAGE - For performing reviews and approvals of credit and liability applications automatically in real time with on-line review of credit and liability applications.

Identifies credit worthiness of applicant for particular product or service required, thus eliminating need to fulfil entire sales session.

Dwg.1B/51|

DE- <TITLE TERMS> REAL; TIME; AUTOMATIC; ON-LINE; REVIEW; PERFORMANCE;  
PRODUCT; APPLY; INPUT; DATA; IDENTIFY; RELATED; PROFILE; BASED;  
INSTITUTION|

DC- T01|

IC- <MAIN> G06F-017/60|

IC- <ADDITIONAL> G06G-007/52|

MC- <EPI> T01-H07C5; T01-J05A1; T01-J05B4A|

FS- EPI||

11/4/11 (Item 11 from file: 351)

DIALOG(R)File 351:DERWENT WPI

(c) 2000 Derwent Info Ltd. All rts. reserv.

IM- \*Image available\*

AA- 97-178733/199716|

XR- <XRPX> N97-147388|

TI- Computer based credit evaluation and loan **application** processing apparatus - has CPU and remote accessing terminal enabling interchange of information and reports with credit bureau and establishment of loan approval|

PA- GOLDEN 1 CREDIT UNION (GOLD-N)|

AU- <INVENTORS> DYKSTRA D R; WADE P M|

NC- 001|

NP- 001|

PN- US 5611052 A 19970311 US 93146692 A 19931101 G06F-017/60 199716 B  
|

AN- <LOCAL> US 93146692 A 19931101|

AN- <PR> US 93146692 A 19931101|

LA- US 5611052(13)|

AB- <BASIC> US 5611052 A

The apparatus has a central processing unit (CPU) with a remote accessing terminal, for entering the loan **application** information for a potential **borrower**, for the **lender** selection, for transmitting the loan **application** information to the CPU and for receiving a loan approval status for the potential **borrower** from the CPU. A credit

bureau processing module, associated with the CPU, transmits an information request to a credit bureau associated with the selected **lender** , and receives a credit report pertaining to the potential **borrower** .

A **credit scoring** module, associated with the CPU, selects a **lender credit scoring model** , for inputting the loan **application** information and determining a first stage numerical **credit score** . Credit report information can be inputted to determine a second stage numerical score, and for determining a loan approval status for the **borrower** . This involves **comparing** the loan **application** information, and the numerical sum of the scores, with a **lender** loan matrix. A **lender** port, generated, in association with the CPU and based on the loan approval status, enables **lender** report transmission to a remote receiving unit.

USE/ADVANTAGE - Provides computer integrated loan **application** approval without pre-approval or pre-qualification. Improved accuracy and speed. Reduced human information handling.

Dwg.1/2|

DE- <TITLE TERMS> COMPUTER; BASED; CREDIT; EVALUATE; LOAN; APPLY; PROCESS; APPARATUS; CPU; REMOTE; ACCESS; TERMINAL; ENABLE; INTERCHANGE; INFORMATION; REPORT; CREDIT; BUREAU; ESTABLISH; LOAD; APPROVE|

DC- T01|

IC- <MAIN> G06F-017/60|

IC- <ADDITIONAL> G06G-007/52|

MC- <EPI> T01-J05A1; T01-M02A1|

FS- EPI||

11/4/12 (Item 12 from file: 351)

DIALOG(R)File 351:DERWENT WPI

(c) 2000 Derwent Info Ltd. All rts. reserv.

IM- \*Image available\*

AA- 97-069855/199707|

XR- <XRPX> N97-057650|

TI- Magnetic card issue system for memory medium used in financial institution e.g. bank - has writing circuit that writes account transaction data which contains code number of magnetic card when identification process is performed|

PA- KAI T (KAIT-I)|

NC- 001|

NP- 001|

PN- JP 8315223 A 19961129 JP 95161354 A 19950523 G07F-007/08 199707 B  
|

AN- <LOCAL> JP 95161354 A 19950523|

AN- <PR> JP 95161354 A 19950523|

LA- JP 8315223(6)|

AB- <BASIC> JP 8315223 A

The system has a customer data memory (8) in which an account transaction data contg. the code number corresp. to the account number of the customer is recorded. A data entry circuit inputs the account transaction data into the **customer** data file due to an operation unit of the **financial institution** . A **comparator compares** the code number input by the **customer** and the code number read from the customer data file based on the data input by the data entry circuit.

The customer data and the code number are read from the customer data file. The account transaction data contg. the code number of the magnetic card is written by a writing circuit when an identification process is performed.

ADVANTAGE - Ensures convenience to customer due to quick and uncomplicated publishing time of magnetic card.

Dwg.1/3|

sent from said subscriber to said user.

Dwg.2/4|

DE- <TITLE TERMS> CUSTOMISATION; NETWORK; COMMUNICATE; PROTOCOL; DEFINE;  
 PROFILE; IDENTIFY; NUMBER; NETWORK; SUBSCRIBER; ASSIGN; COMMUNICATE;  
 SESSION; DETERMINE; MATCH; TRANSACTION; PROFILE; COMMUNICATE; SESSION|  
 DE- <ADDITIONAL WORDS> CUSTOMER; TRANSACTION; PROFILE|  
 DC- T05; W01|  
 IC- <MAIN> H04L-012/56; H04L-029/06; H04M-003/50; H04Q-009/00|  
 IC- <ADDITIONAL> G06F-019/00; H04M-011/06|  
 MC- <EPI> T05-D01; T05-L02; W01-C02B4; W01-C05B3C|  
 FS- EPI||

11/4/15 (Item 15 from file: 351)

DIALOG(R) File 351:DERWENT WPI

(c) 2000 Derwent Info Ltd. All rts. reserv.

IM- \*Image available\*

AA- 95-233527/199531|

XR- <XRPX> N95-182020|

TI- Automatic database compilation system for customer information of bank  
 cheque data - provides system for acquisition, compilation, storage and  
 retrieval of **customer profile** information printed and written on  
**bank** cheques tendered as payment by **customers** in retail transactions  
 |

PA- INT BUSINESS MACHINES CORP (IBMC )|

AU- <INVENTORS> OSTRANDER J B|

NC- 004|

NP- 002|

PN- EP 661654 A2 19950705 EP 94118001 A 19941115 G06F-017/60 199531 B

PN- CA 2131667 A 19950630 CA 2131667 A 19940908 G06F-015/30 199539|

AN- <LOCAL> EP 94118001 A 19941115; CA 2131667 A 19940908|

AN- <PR> US 93174852 A 19931229|

CT- No-SR.Pub|

FD- EP 661654 A2

<DS> (Regional): DE FR GB|

LA- EP 661654(E<PG> 11)|

DS- <REGIONAL> DE; FR; GB|

AB- <BASIC> EP 661654 A

The system comprises a cheque handling and transport unit receiving  
 and transporting (17) several cheques successively along a cheque  
 scanning line. The non-magnetically encoded printed, typed and  
 handwritten characters appearing on the cheques are detected and  
 recognised (24).

The characters are converted to electrical signals indicative of  
 the characters in character order. The selected items of data are  
 stored for each cheque (25).

USE/ADVANTAGE - In order to automatically and rapidly read, store,  
 manipulate, manage and update customer information for use by business  
 payees for other than completing cheque payment process, automatic  
 customer information database compilation system may be embodied as  
 component of commercially available high speed document handling reader  
 and sorter system. Access to marketing or advertising company for use  
 as research database for business promotion.

Dwg.2/4|

DE- <TITLE TERMS> AUTOMATIC; DATABASE; COMPILE; SYSTEM; CUSTOMER;  
 INFORMATION; BANK; CHEQUE; DATA; SYSTEM; ACQUIRE; COMPILE; STORAGE;  
 RETRIEVAL; CUSTOMER; PROFILE; INFORMATION; PRINT; WRITING; BANK; CHEQUE  
 ; PAY; CUSTOMER; RETAIL; TRANSACTION|

DC- T01|

IC- <MAIN> G06F-015/30; G06F-017/60|

IC- <ADDITIONAL> G06F-157-00|

MC- <EPI> T01-J05A1; T01-J05B4|  
FS- EPI||

11/4/16 (Item 16 from file: 351)

DIALOG(R)File 351:DERWENT WPI

(c) 2000 Derwent Info Ltd. All rts. reserv.

AA- 94-264584/199433|  
XR- <XRPX> N94-208185|  
TI- Credit **risk** assessment system - generates forecasts of bankruptcy rates for region or industry using regression **models** |  
PA- WILLIS M (WILL-I)|  
AU- <INVENTORS> WILLIS M|  
NC- 001|  
NP- 001|  
PN- CA 2086269 A 19940625 CA 2086269 A 19921224 G06F-015/21 199433 B  
|  
AN- <LOCAL> CA 2086269 A 19921224|  
AN- <PR> CA 2086269 A 19921224|  
LA- CA 2086269(84)|  
AB- <BASIC> CA 2086269 A

The system uses regression **models** ,two techniques of which are salient in developing the **models** : the use of lengthy forecast horizons, and, assessment of the credit **risk** in a region, industry or entire economy approximately in the same way as **creditors** traditionally have evaluated individual **borrowers** . Specifically, a region, industry or entire economy can be the to possess an ''economic condition'', a level of ''debt burden'', and a ''credit history'' (as well as levels of ''accumulated wealth'' and ''liquidity''). Each of these concepts can be operationalised via a specific explanatory variable.

Forecasts for respective regions/industries can be made using analogous versions of the same set of explanatory variables. For example, ''Debt Burden'' for British Columbia can be used to forecast British Columbia **Consumer** Bankruptcies, while ''Debt Burden'' for Canada can be used to forecast **Consumer** Bankruptcies for Canada.

USE/ADVANTAGE - For gauging likelihood of loan default across entire economy or portion of economy e.g. region or industry. For forecasting bankruptcy rates upto 5 or more quarters ina advance. Allows **creditor** to make profitable adjustments in its loan granting, loan monitoring and loan collection practices.

Dwg.0/0|

DE- <TITLE TERMS> CREDIT; **RISK** ; ASSESS; SYSTEM; GENERATE; FORECAST; RATE; REGION; INDUSTRIAL; REGRESSION; **MODEL** |  
DC- T01|  
IC- <MAIN> G06F-015/21|  
IC- <ADDITIONAL> G06F-015/31; G06F-015/36|  
MC- <EPI> T01-J05A1|  
FS- EPI||

11/4/17 (Item 17 from file: 351)

DIALOG(R)File 351:DERWENT WPI

(c) 2000 Derwent Info Ltd. All rts. reserv.

IM- \*Image available\*  
AA- 92-250329/199230|  
XR- <XRPX> N92-191199|  
TI- Digital filter bank for use in battery-operated applications - decreases number of multiplications carried out in filter bank in digital signal processing|

compartment. The horizontal partitions between the basic modules can be removed or fitted, as required. The connecting plates are fitted at the rear of the door leaves.|

DE- <TITLE TERMS> CUSTOMER; SAFE; ARRANGE; MODULE; SYSTEM; INCREMENT; SIZE; BASIC; MODULE; JOIN; DOOR; LEAF|  
DC- Q47; Q56|  
IC- <ADDITIONAL> E05G-001/06; F04B-000/00|  
FS- EngPI||

11/4/28 (Item 1 from file: 347)

FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 1999 JPO & JAPIO. All rts. reserv.|  
TI- ELECTRONIC TRANSACTION SYSTEM  
PN- 11-175640 -JP 11175640 A-  
PD- July 02, 1999 (19990702)  
AU- SARUTANI MAKOTO  
PA- OKI ELECTRIC IND CO LTD  
AN- 09-338988 -JP 97338988-  
AD- December 09, 1997 (19971209)  
G06F-019/00; G06F-003/16; G06F-017/60; G06T-007/00; G06K-017/00;  
G07D-009/00; G07D-009/00  
AB- PROBLEM TO BE SOLVED: To succeed in a deposit transaction even when a **bank** money card is locked and can not be used in the **case** of using both of a **customer** money card and the **bank** money card. SOLUTION: In the electronic money transaction system for recording a money value in a card-like storage medium as fund information and executing an electronic money transaction by moving the fund information, a money management center 5 is connected to a storage device 8 storing **customer** 's voice registration information and 2nd fund information for every opened **customer** 's account and is provided with plural **bank** money cards 54b respectively storing money values as fund information. In the **case** of moving fund information from a **customer** money card 1 to one of the **bank** money cards 54b, a voice is inputted from a **customer** 's terminal equipment 2 when the money card 54b can not accept the fund information, the voice input information is **compared** with the voice registration information stored in the storage device 8, and at the time of judging coincidence between both the information, the fund information is moved. COPYRIGHT: (C)1999,JPO

11/4/29 (Item 2 from file: 347)

FN- DIALOG(R)File 347:JAPIO|  
CZ- (c) 1999 JPO & JAPIO. All rts. reserv.|  
TI- DIVIDABLE ELECTRONIC CASH METHOD AND DEVICE THEREFOR  
PN- 10-307882 -JP 10307882 A-  
PD- November 17, 1998 (19981117)  
AU- AKASHIKA HIDEKI; MORIHATA HIDEMI; KOBAYASHI TETSUTARO  
PA- NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese Company or Corporation), JP (Japan)  
AN- 09-119231 -JP 97119231-  
AD- May 09, 1997 (19970509)  
IC- -6- G06F-019/00; G07F-019/00  
CL- 45.4 (INFORMATION PROCESSING -- Computer **Applications** ); 29.4 (PRECISION INSTRUMENTS -- Business Machines  
KW- R303  
AB- PROBLEM TO BE SOLVED: To shorten account settlement time, to guarantee anonymity and to prevent double use and unauthorized use by using only exclusive OR with a random number sequence and a unidirectional function without performing digital signing.

AB- PURPOSE: To accurately discriminate between a corner fold and a corner breakdown as well as to aim at improvement in piecewise accuracy, by checking up on the corner lacking quantity of a square and each thickness of paper sheets and detecting the thick range, in **case** of a discriminator for the corner fold and the corner breakdown of a bill or the like in a **consumer** transaction facility.

CONSTITUTION: A **bank** bill (paper sheet) P to be conveyed on a conveying passage 11 is detected of its thickness by a thickness detector 12. The detected value made by this detector 12 is fed to a range calculation circuit 13 which **compares** the thickness detected value with the thickness reference value out of a thickness reference setting circuit 14, and thereby calculates a thickness abnormal range in a square (four corners) of the **bank** bill P. The calculated result out of this circuit 13 is fed to an angular state discriminator circuit 15. And, in the conveying passage 11, there is provided with a form detector 16, while a detecting element 16 consists of a light source 17 and a bill shade detector 18. Positional information out of this detector 18 is fed to a corner lacking quantity calculation circuit 19. This circuit 19 calculates the corner lacking quantity on the basis of the positional information out of the detector 18 and feeds it to a circuit 15 which discriminates an angular state by a discriminating table 20.

11/4/55 (Item 28 from file: 347)

FN- DIALOG(R)File 347:JAPIO|

CZ- (c) 1999 JPO & JAPIO. All rts. reserv.|

TI- INPUT KEY PROCESSING SYSTEM FOR **BANK** TERMINAL EQUIPMENT

PN- 63-003367 -JP 63003367 A-

PD- January 08, 1988 (19880108)

AU- AOKI KATSUMI

PA- HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)

AN- 61-144822 -JP 86144822-

AD- June 23, 1986 (19860623)

IC- -4- G06F-015/30; G07D-009/00

CL- 45.4 (INFORMATION PROCESSING -- Computer **Applications** ); 29.4

(PRECISION INSTRUMENTS -- Business Machines

KW- R087 (PRECISION MACHINES -- Automatic Banking)

SO- Section: P, Section No. 715, Vol. 12, No. 203, Pg. 11, June 11, 1988  
(19880611)

AB- PURPOSE: To set a series of processes corresponding to input keys via a table without setting a **conditional** equation as all table data, by providing three prescribed tables.

CONSTITUTION: When the processes are carried out in response to the pushed keys, a 1st table (**conditional** data table) 8 is used to set the **conditional** data without carrying out the decision of the valid conditions for the execution of said processes and a series of processes with programs. While a 2nd table (**conditional pattern** table) 9 decides whether the set **conditional** data is coincident or not with the valid **conditional pattern** of an input key. Furthermore a 3rd table (processing table) 10 sets a series of processing sequences when the valid **conditional pattern** is coincident with a table 9. Thus it is possible to set a series of processes corresponding to input keys via a table without setting a **conditional** equation as all table data.

11/4/56 (Item 29 from file: 347)

FN- DIALOG(R)File 347:JAPIO|

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?show files;ds

File 348:European Patents 1978-1999/Dec W52

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Set	Items	Description
S1	1103567	APPLICATION? ? OR APPLICANT? ? OR CONSUMER? ? OR SHOPPER? ? OR CUSTOMER? ? OR BORROWER? ?
S2	11269	LENDER? ? OR BANK? ? OR CREDIT()UNION? ? OR FINANCIAL()INS- TITUTION? ? OR LOAN()SHARKS OR CREDITOR? ? OR LENDING()INSTIT- UTION? ? OR LENDING()AGENC?
S3	372552	MATCH? OR PROFIL? OR COMPAR? OR MODEL? OR PATTERN?
S4	340375	CONDITIONAL OR IF(5N)THEN(5N)ELSE OR CASE OR FUZZY OR NEUR- AL()NETWORK? OR EXPERT()SYSTEM? ? OR RULE()BASED OR KNOWLEDGE- BASE? OR DSS OR DECISION()SUPPORT
S5	31653	CREDIT()SCOR? OR RISK? ?
S6	8580	S1 AND S2 AND S3
S7	41	S1(6N)S2(6N)S3
S8	6553	S4 AND S6
S9	6558	S7:S8
S10	846	S5 AND S6
S11	6689	S9:S10
S12	2	(S4 OR S5) (20N)S7
S13	26	S1(15N)S2(15N)S3(15N) (S4 OR S5)
S14	26	S12 OR S13



14/3,K/3

DIALOG(R)File 348:European Patents

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01045241

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**Computerized system and method for creating and managing a lease agreement**  
**Computerunterstütztes System und Verfahren zum Erstellen und Verwalten**  
**eines Mietvertrags**  
**Systeme et methode informatisee pour la creation et la gestion d'un contrat**  
**de location**

PATENT ASSIGNEE:

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Glen Allen, VA 23060, (US), (applicant designated states:  
AT;BE;CH;CY;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

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Carey, Charles R., 10430 Masters Terrace, Potomac, Maryland 20854, (US)

LEGAL REPRESENTATIVE:

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Kensington, London W8 5BU, (GB)

PATENT (CC, No, Kind, Date): EP 924632 A2 990623 (Basic)

APPLICATION (CC, No, Date): EP 98310289 981215;

PRIORITY (CC, No, Date): US 991112 971216

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-017/60;

ABSTRACT WORD COUNT: 189

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9925	1584
SPEC A	(English)	9925	5653
Total word count - document A			7237
Total word count - document B			0
Total word count - documents A + B			7237

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION initiate processing means 22 to check the information to determine whether there are multiple tenant **applications** for the rental property. In the **case** of a single tenant, processing means 24 will apply a credit **model** , i.e., a predetermined financial data **profile** , to the prospective tenant's **application** to determine which service product the **financial institution** will offer the tenant. If there are multiple tenant **applications** for the unit, processing means 26 will determine whether all financial information has been provided...

...the processing means 24 will apply the multiple tenant credit model to the group of **applications** to determine which product the financial institution will offer to the tenants. If the comparison with the credit **model** results in declining the **applicants** , the processing means 28 will generate an adverse action letter to the tenant, explaining the reasons they were declined. Once the **comparisons** of the proposed tenant information with the credit **models** have occurred, the landlord L will be notified which product the **financial institution** is able to offer and will request authorization to implement the product.

The service product is in the form of a guaranty agreement 30 wherein the **financial institution** agrees to provide the landlord L with at least three months or, in the **case** of a high **risk** product, a one

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month guaranty of rent payment regardless of the actions of the tenant...

\*\*\*\*\*

## DR-LINK

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Request: a computer information management system that selectively matches credit applicants with money lenders or banks through a global communication network or the internet. The system includes an applicant data entry device for entering applicant data into the system. The applicant data defines an electronic applicant profile of a credit applicant seeking financing. A model data entry device is provided for entering model data into the system. The model data is established by the lender and defines an electronic model profile presenting characteristics of a desired applicant. A filter electronically compares the applicant profile with the model profile, such that for those credit applicants matching the model profile, the applicant data is made available through the system to lender. For those credit applicants not matching the model profile, no applicant data is made available through the system to the lender.

\*\*\*\*\*

## TECHNOLOGY CORNER

12/29/97 3 pages (550 words)

### Most Relevant Section:

Seattle-based Byte Enterprise released TQS version 2.6, which enables loan officers to provide "break even" statistics for applicants refinancing property. The CD allows faster and easier database searches, say its developers. TQS 2.6 includes updated forms and reports to keep in compliance with regulations and eliminates the need to import loans and custom databases when upgrading the system. In addition, users can archive closed files to reduce the number of clients in the active database, making database searches and management easier. The software also has added credit interfaces with CBC, Equifax [EFX], Experian and Trans Union into its already existing interface with First American CREDCO. Credit reports now can be ordered -directly through TQS and the information can be printed or input directly in the liabilities section of the application. The program also lets the loan officer and client tag different combinations of liabilities to be paid, adjusting the borrower's front and back ratios. This can give the borrower and loan officer a wider range of options when choosing a lender and a loan program. (Dale Eisenhart, Byte 800/695-1008.)

-----  
Affordable Lending Systems Now Available For Smaller Financial Institutions.

05/18/98 4 pages (680 words)

### Most Relevant Section:

Additional components include: Application Origination, which is the data entry program enabling personnel to enter information about applicants, co-applicants and the requested product; Analyst, which enables loan officers to review, evaluate and decision an application; and Verification, the program which allows institutions to verify critical application information, such as employment, outstanding debt and bank or credit references prior to credit approval.

-----  
B.J. Murray and The Registry team-up to provide integrated applicant processing.

06/11/97 3 pages (660 words)

### Most Relevant Section:

"Essentially, each and every user of the B.J. Murray property management systems is now Registry-enabled," said Craig Leuffen of The Registry. "The information retrieved from The Registry was previously only available in hard-copy format. Now the data is stored electronically in the B.J. Murray Property Management system as part of the tenant's record and can be viewed on screen or printed at any time."

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## MARKETPLACE PROFILE: SOFTWARE VENDOR ASA TACKLES BAD GUYS WITH IDENTITY FRAUD MODELS.

11/30/98 3 pages (540 words)

### Most Relevant Section:

That is what ScorEXPRESS sets out to do - on the front end. The software application identifies fraudulent activity at the following levels: application fraud, authorization fraud, transaction fraud and bankruptcy, debit fraud and collections optimization. The Windows application creates a fraud scoring model, which works similar to the way a credit score model works. Lenders can create the models in real-time or batch mode on any platform. In the case of authorization fraud, a lender can expand automated screening of transactions as they occur to include fraudulent spending patterns at the point of sale. The software works as an enhancement to a bank's current credit operation. The three step implementation process involves the following steps: proof of concept, customization and refinement, implementation and training. ScorEXPRESS' advantage is in the way the technology helps people solve business problems, says Gary Kroft, an analyst with San Francisco-based BancBoston Robertson Stephens. "There are many interesting technologies in the neural network area, but many don't have the applicability to business activities that they have," he says. In particular, the software has good user interfaces and workflow reporting capabilities, Kroft says. (Bill Gossman, Advanced Software Applications, 412/429-1003; Gary Kroft, BancBoston Robertson Stephens, 415/989-0993.) Advanced Software Applications At A Glance Advanced Software Applications 333 Baldwin Road Pittsburgh, PA 15205 412/429-1003 <http://www.asacorp.com> Contact: Bill Gossman, president Date Founded: July 1992 Employees: 27 Product: ScorEXPRESS, a software application designed for banks to detect fraudulent applicants. Pricing was not disclosed.

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An expert system for life insurance underwriting

By: Tolun, M.R. ; Alpaslan, F.N. ; Abu-Zir, Y.

01/01/98 2 pages (160 words)

### Most Relevant Section:

(The most relevant section of this document is the abstract.)

Describes the development and implementation of a life insurance underwriting expert system using a shell, Personal Consultant Plus. The feasibility of utilising an expert system in this domain was examined and determined to be practical, and the development of a prototype, called UES (Underwriting Expert System), was initiated. The objective of the system is to determine the insurability of an applicant. UES extracts data from actuarial and medical tables and applicant-related data through a user-friendly dialogue. Some of this information is processed outside the shell. We also describe the shell's external interfacing facilities for programs written in Pascal and PC Scheme to calculate premiums.

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## TECHNOLOGY CORNER

04/07/97 3 pages (610 words)

Most Relevant Section:

Dime Deploys Loan Product Line. Columbia, S.C.-based Affinity Technology Group Inc. will deploy its automated decision technology, Decisys/RT, across the Dime Savings Bank's consumer lending platform. Dime Savings, of New York, also will install Affinity Automated Loan Machines (ALM). Decisys/RT will provide support to all of the bank's branches, telemarketing call centers, its risk management group and remote closing sites. The system will apply across the bank's consumer loan product line including home equity, auto loans and unsecured installment loans and lines of credit. The bank plans to implement the system in phases over the next several months. Affinity will first assist in the development of a credit decision system to support the work of a central credit staff linked to all Dime branches and call centers. Second, Affinity will implement remote fulfillment of loans outside of branch locations and ALMs regardless of where the loan application originated. Finally, Affinity will implement electronic cross-selling of loan and banking products based on customer profiles built into the system. (Joe Boyle, Affinity, 803/758-2528.)

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DECISION TECHNOLOGY CUTS TURNAROUND TIME.

07/26/99 3 pages (520 words)

Most Relevant Section:

New software from eCredit.com Inc., formerly SRR Solutions, is designed to provide an automated credit decision process for a wide range of lenders, from major banks to automotive financing companies.

---

CMSI Introduces its Powerful New Automated Analysis Solution For Consumer and Small Business Credit Evaluation.

03/15/99 4 pages (850 words)

Most Relevant Section:

Founded in 1987 and headquartered in Annapolis Junction, Md., Credit Management Solutions, Inc. provides consumer credit automation and loan marketing software and services to major financial institutions and non-bank financial companies. Its flagship product, CreditRevue(R), is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. CreditRevue clients include NationsBank, Banc One, Wells Fargo, TranSouth, Wachovia, WFS Financial, and Nellie Mae, among others. Through its subsidiary, Credit Connection, Inc., CMSI operates the CreditConnection(R), a combined electronic network and service which electronically connects credit originators with multiple financing sources for the submission and decisioning of loans and leases. In the automotive sector, CMSI has entered into strategic alliances with Automatic Data Processing (ADP) Dealer Services Group, and Universal Computer Systems, Inc. (UCS), two of the nation's leading providers of products and services to auto dealers and manufacturers' captive finance companies. In the small business credit sector, the company has entered into a strategic alliance with Dun & Bradstreet, Inc., the world's leading provider of business-to-business credit, marketing information, and receivables management services.

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STERLING SOFTWARE: Sterling Software releases solution that

combines data modeling & design.  
03/26/99 4 pages (910 words)

Most Relevant Section:

Sterling Software, Inc.'s (NYSE-SSW) Application Development Division today announced the availability of the COOL Data Management Toolkit as part of a strategy to help organizations more closely align business and information technology systems. Developers can now integrate enterprise-scale data modeling and database design, making it easier and quicker for them to build powerful databases that match business requirements.

-----

PREDICTIVE SYSTEMS PROMISE TO SHRINK RISK, BOOST PROFITS  
08/14/95 5 pages (970 words)

Most Relevant Section:

DATA CRAFT was designed to help creditors build their own models as well as assist creditors in all phases of the model development process, said CSM's Thornton. These phases include initial data review; exploratory analysis; weighing of applicant data; testing of statistical validity; forecast generation; and calculating expected values for adverse action reasons.

DATA CRAFT also can perform cluster analysis for profit profiling, and score adjustments for re-scaling and odds equalization.

-----

SAS INSTITUTE: SAS Institute launches risk dimensions software for  
enterprise risk management.  
06/09/99 4 pages (910 words)

Most Relevant Section:

Risk Dimensions software includes SAS/Warehouse Administrator software to help the firm effectively create, administer, and integrate a global risk data warehouse; a full suite of market- and credit-risk analysis techniques; a unique and powerful non-linear modelling system for Monte Carlo simulations; OLAP and 3-D visualization tools; and advanced reporting capabilities. The software is also designed to provide maximum openness and flexibility to risk managers, who must adapt to constantly changing position-data sources, market-data sources, and functions, both proprietary and from third-party vendors.

-----

RISK MANAGEMENT TOOLS PROMISE TELECOM PROFITS.  
04/05/99 3 pages (540 words)

Most Relevant Section:

Other credit risk management tools finding their way into the telecommunications industry include those that use drivers license information to identify potential credit customers and those that help uncover potential fraud. Similar products use applicants' social security numbers to establish a positive identification before service is established.

-----

AnyTime Access, Inc. Signs Agreement With Fair, Isaac and Experian to

Offer Pooled Data Scoring Models to Lending Center Clients.  
12/18/98 4 pages (730 words)

Most Relevant Section:

AnyTime Access, Inc., a leading provider of lending call center and consulting services to financial institutions in the United States and Canada, announced an agreement with the decision-making solutions leader Fair, Isaac and Company, Inc. (NYSE:FIC) and Experian, the leading global information management solutions provider, to offer their lending-center clients access to scoring models on a per transaction fee basis.

-----

LENDERS GET INTERNET HELP FROM ARC SYSTEMS  
08/10/98 3 pages (510 words)

Most Relevant Section:

Fidelity also uses the system for its inbound and outbound telemarketing projects, Harvel says. The system saves entry time, since data purchased from list rentals automatically is downloaded into LT2k as inbound calls are processed. The data also can be transferred into predictive dialer systems for outbound telemarketing, he says. Consequently, telemarketers spend less time on the phone, gathering the last few pieces of information to score applicants and render decisions almost instantly, he adds.

-----

HNC SOFTWARE: HNC introduces decision-automation system for credit-card applications  
09/25/96 3 pages (670 words)

Most Relevant Section:

In an advance beyond older-technology application-processing systems, Capstone lets users define their own rules and derived variables, enabling issuers to customize the decisioning logic to meet their card-portfolio goals. For example, issuers can generate their own definitions of delinquent bank-card tradelines instead of using summarized credit-bureau data.

-----

Fannie Prepares Lenders for Credit Scoring  
11/06/95 3 pages (500 words)

Most Relevant Section:

Mortgage lenders that sell their loans to Fannie Mae should be prepared to provide more detailed information on borrowers when they deliver those loans to the company, Fannie told its lender customers Oct. 24. And they've got just a few short months to prepare.

-----

Credit scoring - how it works.  
11/19/98 3 pages (400 words)

Most Relevant Section:

As credit-scoring systems and the monitoring of these mathematical models improves, lenders will have

more confidence that they can handle the risks of the subprime market. Freddie Mac estimates that between 10 percent and 25 percent of those classified as subprime mortgage borrowers could have qualified for a Grade A loan, priced at a prime interest rate. "Consumers are often not aware of their options, which include government programmes that do not get high visibility," said Bader.

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## DR-LINK

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Request: matching credit applications to a profile developed by a bank or lender of the perfect or best applicant to minimize risk.

\*\*\*\*\*

A Steely Credit-Risk Management System  
08/26/96 2 pages (170 words)

Most Relevant Section:

Nippon Steel Corp. (5401) and Tokio Marine (8751) will market a credit-risk management system that effectively reduces risk for financial institutions. The system, developed by Tokio Marine for in-house asset-liability management use, will be revamped and marketed by Nippon Steel to match existing systems at potential client companies. Both companies will handle application support. The system will gauge the possibility of defaults during the contract period, estimate the chance of bankruptcy and facilitate rate calculations geared to measure creditworthiness of the borrower. The system will also be helpful in pinpointing the asset-management efficiency of financial institutions. Standard system configuration will cost about 90 million yen. Nippon Steel will target insurance companies and big banks, and hopes to get three orders in the first year.

-----

HIGH LTV LOANS RELY ON CREDIT SCORING  
08/24/98 5 pages (1100 words)

Most Relevant Section:

Capacity issues, including debt-to-income ratios and job histories, should be scrutinized prior to issuing loans, and early intervention of delinquencies should occur at the first sign of trouble.

The nature of high LTV mortgages, where the size of the loan exceeds the value of the property, reduces the value of the borrower's collateral for underwriters. This, in turn, raises the importance of the applicant's credit quality. It also lumps a huge amount of risk on lenders' shoulders in the event of an economic downturn.

-----

New technology helps spot deserving credit applications.  
By: HARNEY, KENNETH R.  
10/29/99 4 pages (910 words)

Most Relevant Section:

Dubbed the "next generation" credit risk score, it purports to do for mortgage lenders what high-definition technology does for TV: provide a much finer-grain, sharper picture of loan applicant's propensity to miss or make late mortgage payments in the future.

-----

MARKETPLACE PROFILE: NETWORK VENDOR  
07/27/98 3 pages (550 words)

Most Relevant Section:

MatchMaker, introduced in late 1997, allows brokers to place applicant and loan information over the company's PC-based IBM [IBM] network, matching client profiles with lenders' predetermined search criteria. Prospective lenders, if interested, are then able to bid on the loans, after which brokers are able to choose the best bid for their clients.

-----

Fuzzy systems and neuro-computing in credit approval.(The Wired Banker)

By: Malhotra, Rashmi; Malhotra, D.K.  
07/01/99 9 pages (2310 words)

Most Relevant Section:

Nary a lender would turn its back on a system that could learn to recognize patterns, shave loan losses, improve consistency, and, at the same time, provide greater flexibility. Today's lender routinely blends statistical models and other emerging techniques with rules that have been developed through experience. The choice of technique depends on the complexity of the institution as well as the size and the type of loan.

Although analytical models are useful, a consumer-loan officer often uses rule-of-thumb to screen a loan application. While such models as empirically derived credit scoring systems use the probability of default to predict the relative creditworthiness of the applicant, they often cannot completely eliminate the human element.

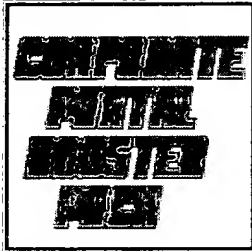
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### fuzzy logic

A mathematical technique for dealing with imprecise data and problems that have many solutions rather than one. Although it is implemented in digital computers which ultimately make only yes-no decisions, fuzzy logic works with ranges of values, solving problems in a way that more resembles human logic.

Fuzzy logic is used for solving problems with expert systems and realtime systems that must react to an imperfect environment of highly variable, volatile or unpredictable conditions. It "smoothes the edges" so to speak, circumventing abrupt changes in operation that could result from relying on traditional either-or and all-or-nothing logic.

Fuzzy logic was conceived by Lotfi Zadeh, former chairman of the electrical engineering and computer science department at the University of California at Berkeley. In 1964, while contemplating how computers could be programmed for handwriting recognition, Zadeh expanded on traditional set theory by making membership in a set a matter of degree rather than a yes-no situation.

entries before fuzzy logic	entries after fuzzy logic
future Intel chips	fuzzy logic
future proof	fuzzy logician
Futurebus+	fuzzy search
fuzzy computer	FW
	FWD
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51    RD (unique items)

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10/7/5 (Item 5 from file: 8)

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04423971 E.I. No: EIP96063215504

**Title: Money in electronic commerce: digital cash, electronic fund transfer, and ecash**

Author: Panurach, Patiwat

Corporate Source: Thammasat Univ, Bangkok, Thail

Source: Communications of the ACM v 39 n 6 Jun 1996. p 45-50

Publication Year: 1996

CODEN: CACMA2 ISSN: 0001-0782

Language: English

Document Type: JA; (Journal Article) Treatment: A; (Applications)

Journal Announcement: 9608W2

Abstract: Driven by inherent weaknesses in traditional paper-based payment methods, **networked** companies and their customers around the world now have at least three pervasive electronic options to move the number between their online accounts. These three electronic payment options are: the digital cash, electronic fund transfer, and Ecash. In this paper, these methods are examined in terms of dynamics of transaction clearance; the effects on money supply and the macroeconomy; their classification in terms of money and cash; and the **comparative** viewpoints of monetary authorities, **financial institutions**, and **customers**. 6 Refs.

10/7/13 (Item 1 from file: 111)

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05524124 Supplier Number: 21067127

**North Dallas Bank First to Implement Internet-Based Customer**

**Profiling Software From Ignite Sales, Inc.**

PR Newswire, p827DATH024

August 27, 1998

10/7/14 (Item 1 from file: 202)

DIALOG(R)File 202:Information Science Abs.

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00206079 9606079

ISA Document Number in Printed Publication: 9606001

**Electronic commerce and the Internet. Money in electronic commerce: digital cash, electronic fund transfer, and Ecash**

Document Type: Journal Article

Author (Affiliation): Panurach, P. (Thammasat Univ., Bangkok)

Country of Affiliation: Thailand

Journal: Communications of the ACM

Publication Language(s): English

Source: Vol. 39 Issue 6 p. 45-50 Jun 1996 8

The extraordinary growth of international interconnected computer **networks** and the pervasive trend in commerce of using these **networks** as a new field for business operations is stimulating demand for new payment methods. These new methods must attain unprecedented levels of security, speed, privacy, decentralization, and internationalization for digital commerce to be accepted by both consumers and businesses. This article analyzes three electronic payment methods: (1) generic, widely used electronic fund transfer; (2) proposals for a digital cash standard; and (3) real-world technology known as Ecash. These methods

are examined in terms of the dynamics of transaction clearance; the effects on money supply and the macro-economy; their classification in terms of money and cash; and the **comparative** viewpoints of monetary authorities, **financial institutions**, and **consumers**.

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01851550 INSIDE CONFERENCE ITEM ID: CN019151807  
**The ABI Model for Measuring Bank Customer Satisfaction**  
Mainieri, B.  
CONFERENCE: Quality and reliability in electronics: Relectronic '95-Symposium; 9th  
RELECTRONIC, 1995; 9th P: 39-40  
(np), 1995  
LANGUAGE: English DOCUMENT TYPE: Conference Papers  
CONFERENCE SPONSOR: Scientific Society for Telecommunications  
CONFERENCE LOCATION: Budapest  
CONFERENCE DATE: Oct 1995 (199510) (199510)

10/7/24 (Item 6 from file: 2)  
DIALOG(R)File 2:INSPEC  
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5827135  
**Title: Data warehousing to play pivotal role**  
Author(s): Davey, J.  
Journal: Financial Technology International Bulletin - FTiB vol.15, no.5 p.9  
Publisher: Banking Technology,  
Publication Date: Jan. 1998 Country of Publication: UK  
CODEN: FTIBFY  
Material Identity Number: 0542-98001  
Language: English Document Type: Journal Paper (JP)  
Treatment: Economic aspects (E)  
Abstract: How many organisations can honestly claim to have a thorough insight into the lifestyles of their **customers**? For financial services organisations, under pressure from new non-bank competitors, the ability to **match customers**' changing needs with the right product at the right time and through the right channel has become an imperative for survival. Unlike traditional banks, customer-savvy retailers have an open window on their customers. The loyalty card schemes of supermarket chains give detailed information on customer spending patterns. When mined effectively, this data can yield powerful insights into the lifestyles of their consumers. Banks too, have their own stockpiles of data. Until recently, however, the combination to this particular bank vault remained impenetrable. The reasons reflect the way in which data was initially sourced and stored, and the ad hoc growth of discrete delivery systems. But times are changing. Customer information databases have been installed and banks have moved to adopt a more personal touch. At the same time, an explosion of new delivery vehicles, whether by PC, **Internet**, interactive TV, call centre, or via a smart card attached to a mobile phone, presents both threats and opportunities for established banks. (0 Refs)  
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10/7/28 (Item 10 from file: 2)  
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5074866 INSPEC Abstract Number: C9511-7120-018

**Title: Predicting consumer credit performance: can neural networks outperform traditional statistical methods?**

Author(s): Richeson, L.; Zimmermann, R.A.; Barnett, K.G.

Author Affiliation: Sch. of Bus., Trenton State Coll., NJ, USA

Journal: International Journal of Applied Expert Systems vol.2, no.2  
p.116-30

Publication Date: 1994 Country of Publication: UK

ISSN: 0969-9317

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

**Abstract:** Neural **network** technology is being used in a wide array of applications ranging from pattern recognition to improving manufacturing processes. They hold the promise of being one of the more important computer technologies to emerge in the 1990s. The purpose of this study was to develop a neural **network** model to predict the payment performance on consumer loans by identifying loans as either performing or non-performing. Results from this model were compared to results from a discriminant analysis **model** using the same data set. Data from 300 **consumer** loans taken from a local **financial institution** were included in the **model**. The independent variables were length of employment, length of residency, home ownership, debt-to-income ratio and credit history. Seven neural **network** models were developed. The transfer function and number of hidden layers were the primary variants in these models. The overall prediction rate was higher for the neural **network** models than for discriminant analysis. Neural **networks** were particularly adept in generalizing performing loans. Conversely, the discriminant analysis model had significantly more success than neural **networks** in correctly identifying non-performing loans. (29 Refs)

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12/7/34 (Item 33 from file: 621)  
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01699311 Supplier Number: 50267395 (THIS IS THE FULLTEXT)  
**North Dallas Bank First to Implement Internet-Based Customer**  
**Profiling Software From Ignite Sales, Inc.**  
PR Newswire, p827DATH024  
August 27, 1998  
TEXT:

MoneyMatch(TM) Is Industry's First Web-Based Product to Provide Customized

#### Services of Value to Both Financial Institutions and their Customers

DALLAS, Aug. 27 /PRNewswire/ -- Ignite Sales Inc., a Web commerce applications development company based in Dallas, today announced that North Dallas Bank & Trust will be the first to provide MoneyMatch(TM), the company's industry-leading Web application that directly matches banking customers with banking products. MoneyMatch is a unique online product that provides a previously-untapped revenue source for banking and other financial institutions while giving their customers unparalleled customized financial planning services.

"North Dallas Bank is pleased to be the first banking enterprise to offer this innovative product as a benefit to our depositors and potential customers," said Sam Renshaw, senior executive vice president and CFO of North Dallas Bank. "The powerful features of MoneyMatch will be a welcome service for our clients, allowing them to gain insight into the ways others in similar financial situations save, spend and borrow money. Customers visiting North Dallas Bank's Web site will be able to use MoneyMatch to make smarter, better informed decisions about their finances and about our institution's services."

According to Julie Hamrick, president of Ignite Sales, MoneyMatch is the first online product to provide a customized service for both banks and banking customers by matching customer needs with available financial products and services.

"MoneyMatch helps banks more precisely predict what kinds of financial products will sell to specific bank customers," Hamrick said. "Banks that add MoneyMatch to their Web sites know which depositors are thinking of buying a car, are considering applying for a mortgage, are thinking of a home improvement loan or are looking for ways to fund retirement."

"On the customer side, MoneyMatch lets banking customers compare their monetary situation to other people of their same age, income and family situation. They can then use the application to learn new ways to reach their financial goals, determine how much they will need to save for retirement or simply discover new banking services that can make their lives easier. They can also apply online for banking products at their own convenience, any time, day or night."

About Ignite Sales, Inc.

Ignite Sales is a Dallas-based developer of innovative Web-based electronic commerce applications for banking and other vertical industries. The Ignite Sales management team has been in place since February 1997 and includes professionals with extensive experience in the areas of software development, strategic marketing, financial planning and sales.

About North Dallas Bank

North Dallas Bank & Trust Co., established in 1961, has more than \$500 million in assets and is a locally owned, independent bank with three locations in the Dallas/Ft. Worth Metroplex, with a fourth banking center to open in Frisco in February 1999. Banking centers are currently located

?t12/7/13,34,122,137,149,197

12/7/13 (Item 12 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01921014 Supplier Number: 55197652 (THIS IS THE FULLTEXT)  
**Autobytel.com Announces New Consumer-Centric Auto Financing Solution Via Alliance with LendingTree and CMSI.**  
PR Newswire, p4836  
July 20, 1999  
TEXT:  
Autobytel.com's Financing Resource to Empower Consumers with Quick and Easy

Access to Multiple Competitive Loan Offers

IRVINE, Calif., July 20 /PRNewswire/ -- Autobytel.com (Nasdaq: ABTL), the global leader in automotive e-commerce sales and services, will launch a powerful new online, real-time financial service in August that will put consumers in control of the auto financing process. Autobytel.com is partnering with LendingTree (www.lendingtree.com), the leading online loan marketplace and CMSI (Nasdaq: CMSS), a premier online credit automation company, to provide consumers with easy and instant online access to the most competitive financing options available.

The new financing resource will be fully integrated into the Autobytel.com site and is free of charge to consumers. The program will be available both to consumers who have submitted a purchase request for a vehicle through Autobytel.com and to those who are shopping for improved financing for their current vehicle.

"Autobytel.com provides consumer-centric solutions for every aspect of the car buying and ownership lifecycle and, historically, was the first car-buying program to offer online automotive financing," said Mark Lorimer, President and CEO of autobytel.com inc. "Now, Autobytel.com empowers car buyers with even more choice and convenience in the financing process through LendingTree and CMSI. What once took weeks to accomplish offline, can be completed in just minutes through Autobytel.com.

"This program, combined with our highly competitive insurance program, and recent service and maintenance initiatives, helps ensure that consumers remain satisfied customers of Autobytel.com for as long as they own or drive a car," concluded Lorimer.

At the Autobytel.com website (www.autobytel.com), consumers can submit requests for new or used auto loans or leases, and receive multiple offers from a network of lenders. To apply, consumers fill out one simple loan qualification form and are assigned a secure, unique user I.D. number. They are then **matched** with **auto lenders** within the **network** who can best serve their needs. **Consumers** can receive decisions in real-time, via e-mail, with up to four competitive offers, providing them with the opportunity to comparison shop at their convenience and select the one with the most favorable terms.

"LendingTree offers consumers the unique opportunity to have lenders compete for their business," remarked Doug Lebda, founder and CEO of LendingTree. "Our alliance with Autobytel.com gives consumers a one-stop shopping experience for auto selection and financing. Autobytel.com not only is No. 1 in customer confidence, but they generate more car sales online than anyone else. Our increased exposure to these consumers will prove to be a tremendous boon to the lenders on our Network."

"Our goal is to provide lenders in the auto space with the technology that enables them to reduce loan origination costs by streamlining the loan application and approval process," stated Peter Leger, President and CEO of CMSI. "Having a presence on Autobytel.com, the No. 1 brand among online car-buying services, provides our lenders with an increased applicant pool, which increases the likelihood of a greater number of closed loans."

The alliance among Autobytel.com, LendingTree and CMSI is subject to

finalization of a definitive agreement.

About autobytel.com inc.

Internationally-branded Autobytel.com ([www.autobytel.com](http://www.autobytel.com)) is the acknowledged leader in online automotive commerce(1) and is No. 1 in customer confidence(2). The most comprehensive automotive Internet site, Autobytel.com offers consumers a positive purchasing and ownership experience, while providing its Accredited Dealer Network with the most efficient way to reach online car buyers. As it assists consumers through every aspect of the automotive lifecycle, Autobytel.com provides continuity into the next vehicle purchase. Launched in March 1995, Autobytel.com's low-cost, no-haggle car-buying program is available in the U.S., Canada ([www.autobytel.ca](http://www.autobytel.ca)), the United Kingdom ([www.autobytel.co.uk](http://www.autobytel.co.uk)) and Sweden ([www.autobytel.se](http://www.autobytel.se)). In 1999, Autobytel.com was ranked #1 in Dealer Satisfaction with Online Buying Services for the second year in a row(3).

About LendingTree

LendingTree, Inc. is the online loan marketplace that connects consumers with a network of lenders who compete for their business. Loan types include mortgage, home equity, personal, auto and credit cards. Founded by Doug Lebda in 1996 and based in Charlotte, N.C., LendingTree is led by veterans in the banking, financial services and information technology industries. LendingTree has formed strategic partnerships with [priceline.com](http://priceline.com) and [Bloomberg.com](http://Bloomberg.com), and currently has more than 7,000 affiliate Web sites. LendingTree is an Equal Opportunity Provider. Go to [www.lendingtree.com](http://www.lendingtree.com) or call 704-541-5351 for more information.

About CMSI

Since it was founded in 1987, CMSI's credit automation and loan marketing technology services and software have been the choice of the world's largest and most demanding lending institutions. Building on its leadership, the company is rapidly becoming a premier provider of Internet-based online lending and leasing technology. CMSI licenses credit decisioning and other automation systems and services for consumer and business credit. CMSI also offers a portfolio of products through service bureau alliances that are provided by its alliance partners on a per-transaction fee basis. The Company's e-commerce and Internet commerce products and services are built around its CreditOnline(R) Internet gateway and patented CreditConnection(R) technology ([www.creditconnection.com](http://www.creditconnection.com)), which links credit originators such as automobile dealers and borrowers with an extensive network of leading prime and non-prime lenders.

The statements contained in this press release that are not historical facts are forward-looking statements under the federal securities laws. These forward-looking statements are not guarantees of future performance and involve certain risks, uncertainties and assumptions that are difficult to predict. Actual outcomes and results may differ materially from what is expressed in, or implied by, such forward-looking statements. Autobytel.com undertakes no obligation to update publicly any forward-looking statements, whether as a result of new information, future events or otherwise. Among the important factors that could cause Autobytel.com's actual results to differ materially from those expressed in, or implied by, the forward-looking statements are changes in general economic conditions and increased or unexpected competition.

(1) As reported by J.D. Power and Associates, Autobytel.com generates nearly as many new-vehicle sales as its two closest competitors combined.

(2) Gomez Advisors ranked Autobytel.com #1 in Customer Confidence and #1

among Serious Shoppers in its Summer 1999 Internet Auto Buying Scorecard.

(3) J.D. Power and Associates 1998 -- 1999 Dealer Satisfaction With Online

Buying Services Studies(SM). 1999 study conducted among dealership Internet specialists who completed 1,024 individual evaluations.

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Ginger Roberts - Search Report

at: Preston Road and LBJ Freeway, Las Colinas and Plano.

SOURCE Ignite Sales Inc.

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08/27/98

/CONTACT: Barbara Boe of Ignite Sales Inc., 972-458-5522; or Mike Smith of North Dallas Bank & Trust Co., 972-716-7290/

/Web site: <http://www.ignitesales.com/>

CO: Ignite Sales Inc.; North Dallas Bank & Trust Co.  
ST: Texas  
IN: FIN CPR  
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12/7/122 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

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00151573 19990723DCF024 (THIS IS THE FULLTEXT)

**CarSmart.com Launches Auto Financing Resource Powered by LendingTree and CMSI; CarSmart Loan Center to Offer Consumers Fast, Direct Auto Financing**  
PR Newswire  
Friday, July 23, 1999 15:21 EDT

TEXT:

SAN RAMON, Calif., July 23 /PRNewswire/ - CarSmart.com today announced an agreement with LendingTree, the online loan marketplace, to provide the exclusive auto financing service for consumers on CarSmart.com. The strategic partnership will provide CarSmart.com's customer base with immediate access to a network of lenders who compete for their business. The service will be branded as the CarSmart.com Loan Center at [www.carsmart.com](http://www.carsmart.com), and will be available starting August 1, 1999.

The new auto financing service will allow CarSmart.com customers to request auto financing without having to leave the CarSmart.com site. Consumers will go to the CarSmart.com Loan Center, fill out one simple qualification form and then receive up to four offers in a matter of hours. Consumers then have the opportunity to compare the offers and choose the best one for them.

The entire car purchasing process for CarSmart.com customers will now be easier and faster with the addition of the CarSmart.com Loan Center. The transactional impact of this alliance is that CarSmart.com auto buyers can be at the dealership with a check in-hand," said Jim Dittmore, CarSmart.com's Director of Strategic Business Development.

"LendingTree's relationship with CarSmart.com further enhances our strong

presence in the online auto lending space," said Doug Lebda, Founder and CEO of LendingTree. "Through the CarSmart.com Loan Center, LendingTree increases its exposure to the growing number of consumers buying cars online."

LendingTree, through a relationship with Credit Management Solutions Inc. (CMSI) (Nasdaq: CMSS), provides the only end-to-end auto financing on the Web. The alliance interfaces LendingTree's online loan center and proprietary filtering technology with CMSI's CreditConnection(R) through CMSI's CreditOnline(R) **Internet** gateway. LendingTree's filtering technology **matches** a car buyer's credit request with appropriate **lenders** and allows these **lenders** to compete for a **consumer** 's business. The CreditConnection **network** , which electronically transmits credit applications directly into a lender's loan origination system, can allow lenders to return decisions to the consumer in a matter of minutes.

"CarSmart's growing customer base represents incremental prequalified business for lenders on the CreditConnection network, " said Peter M. Leger, President and CEO of CMSI. "This relationship is another step in our mission to provide lenders with best-of-breed electronic commerce services that help them meet their strategic goals."

#### About CMSI

Since it was founded in 1987, CMSI's credit automation and loan marketing technology services and software have been the choice of the world's largest and most demanding lending institutions. Building on its leadership, the company is rapidly becoming a premier provider of Internet-based online lending and leasing technology. CMSI licenses credit decisioning and other automation systems and services for consumer and business credit. CMSI also offers a portfolio of products through service bureau alliances that are provided by its alliance partners on a per-transaction fee basis. The Company's e-commerce products and services are built around its CreditOnline(R) Internet gateway and its patented CreditConnection(R) technology (<http://www.creditconnection.com>), which links credit originators such as automobile dealers and borrowers with an extensive network of leading prime and non-prime lenders.

#### About LendingTree

LendingTree, Inc. is the online loan marketplace that connects consumers with a network of lenders who compete for their business. Loan types include mortgage, home equity, personal, auto, and credit cards. Founded by Doug Lebda in 1996 and based in Charlotte, N.C., LendingTree is led by veterans in the banking, financial services and information technology industries. LendingTree has formed strategic partnerships with priceline.com and Bloomberg.com, and currently has more than 7,000 affiliate Web sites.

LendingTree is an equal opportunity provider. Go to [www.lendingtree.com](http://www.lendingtree.com) or call 704-541-5351 for more information.

About CarSmart

CarSmart.com (<http://www.carsmart.com>) is an established, top-rated facilitator of automotive sales through the Internet. CarSmart.com aggregates an extensive collection of rich automotive content to assist consumers in researching, buying, selling, leasing, financing and insuring new and pre-owned vehicles. CarSmart.com offers the consumer an Accredited Dealer Network of over 1,000 nationwide. CarSmart.com can be accessed at (<http://www.carsmart.com>). CarSmart.com is headquartered in San Ramon, California.

Press releases and other CMSI information can be found on our Web site: <http://www.cmsinc.com>.

This press release contains forward-looking statements. All forward-looking statements involve risks and uncertainties, including, without limitation, the risks detailed in CMSI's filings and reports with the Securities and Exchange Commission. Such statements are only predictions and actual events or results may differ materially.

SOURCE Credit Management Solutions, Inc.

CONTACT: Nancy L. Weil of, 800-777-2674, ext. 6089, or [nlweil@cmsinc.com](mailto:nlweil@cmsinc.com); Kerrilyn Dehoff of CarSmart, 800-733-2461, ext. 202, or [kdehoff@carsmart.com](mailto:kdehoff@carsmart.com); or Deborah Roth of Connors Communications, 212-807-7500, or [deborah@connors.com](mailto:deborah@connors.com), for LendingTree  
Company News On-Call: <http://www.prnewswire.com/comp/120692.html> or fax, 800-758-5804, ext. 120692  
Web site: <http://www.lendingtree.com>  
Web site: <http://www.creditconnection.com>  
Web site: <http://www.carsmart.com>  
Web site: <http://www.cmsinc.com>  
(CMSI)

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12/7/137 (Item 14 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
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06394170 Supplier Number: 54814852 (THIS IS THE FULLTEXT)

**Bank One's Net Banking Plan Matches Bold Words.**

Costanzo, Chris  
American Banker, v164, n107, p1  
June 7, 1999

TEXT:

Bank One Corp. suddenly looms larger in the fledgling Internet banking world, with a reported plan to launch a separate Internet bank through its credit card subsidiary.

Company officials would not confirm a report Friday in the Chicago Tribune that it plans to launch a new Internet bank within its First USA unit. But the plan would put into action the ambitious words of Bank One chief executive officer John B. McCoy.

Mr. McCoy said at a recent industry conference that Bank One would likely eschew acquiring or merging with other banks in favor of developing

a greater Internet presence on its own.

And experts say Bank One has the clout to do it.

Though a handful of smaller banks, including Sovereign Bancorp and North Fork Bank, have announced plans to launch separately chartered national Internet banks, none have the market power or deep pockets to match Bank One and First USA. As the leading originator of credit card accounts over the Internet, First USA also brings a well-honed expertise.

Bill Doyle, research director of on-line financial services at Forrester Research of Cambridge, Mass., said that building a separate Internet bank "is exactly what the big guys have to do"-even at the risk of cannibalizing current **customer** bases.

**Bank** One has been hurtling toward **Internet** -based business **models** for months. Late last year it signed a multimillion-dollar deal with the Internet portal Excite Inc. to become the exclusive provider of banking services through that gateway. The agreement is designed so Bank One pays Excite according to the number of customers who sign up through that channel.

First USA, meanwhile, has deals with a number of Internet gateways, such as America Online, Lycos, Excite, and Yahoo, aimed at soliciting credit card customers through those channels.

A few weeks ago Bank One unveiled a revamped Web site for existing bank customers. This week its on-line brokerage achieved a ranking among the top 15 Internet brokers in a survey conducted by Gomez Advisors. (See story on page 13.)

A key factor in the new entity's success could be its ability to wage an aggressive advertising campaign, observers say.

Other Internet-only banks like Telebank Financial Corp.-which agreed last week to be acquired by E-Trade Group Inc.-and NetBank have not yet been able to attract lots of customers. Telebank had only 70,000 customers, compared with E-Trade's one million at the time the acquisition was announced.

"More than anything else, the biggest determinant of how many customers" an Internet bank will get is a "significant and substantial" advertising campaign, said Octavio Marenzi, research director at Meridien Research, Newton, Mass.

Even if it has a large marketing budget, the new Internet bank still would face challenges.

"One thing Internet banks have working against them is the lack of a physical presence," said Christopher Musto, director of financial services at Gomez Advisors, which is based in Concord, Mass.

Even Security First Network Bank, the world's first Internet-only bank, which was acquired last year by Royal Bank of Canada, felt compelled eventually to open "city offices" in response to customers seeking a place to go.

Internet-only banks will have a hard time offering Internet services that traditional banks can't already offer through their own Web sites, Mr. Marenzi noted.

"The only thing the Internet-only banks can do is lower their costs, and that's tough," Mr. Marenzi said.

One advantage of forming a separate Internet entity is it frees a bank from having to integrate the Internet channel into existing bank systems and processes, said Rick Sellers, a partner in Arthur Andersen's financial services industry technology practice in Chicago.

"That is a monumental task," he said, noting that it involves not only systems but processes, people, and culture.

Taking a "green-field approach" to Internet banking is "an extremely bold move," Mr. Sellers said. "But that is the way to go."

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05271575 Supplier Number: 48031641 (THIS IS THE FULLTEXT)  
**Sales & marketing: Lenders Pull in Business Through Web Matchmaker:**  
Internet **service** matches borrowers with banks  
American Banker, pS47  
Oct 6, 1997

TEXT:

An Internet search using the keywords "small business loan" produces nearly half a million related Web sites. The odds of easily pinpointing a bank that's eager to make a loan matching the small business proprietor's geographic location, industry and loan size are discouragingly poor. But San Diego-based Lenders Interactive Services is hoping to trim the seemingly infinite possibilities and match customers with financial institutions. "What separates us from database search vehicles that you see on the Internet is we're more of a boutique, meaning we don't, and will never, have more than 1,000 lenders (on-line) at one time," says Len Merzel, the company's founder.

Potential borrowers enter their location, industry type, loan type and desired loan amount onto an interactive Web page. A list of lenders whose criteria meet the borrower's is produced, with contact information and hot links to Web sites. Currently 700 banks, mortgage companies, equipment leasing companies and other financial institutions of all sizes pay a flat fee-now set at \$840- annually to be listed on the site. The price will increase as LIS nears its 1,000 institution cap, Merzel says.

Now customers take the initiative to contact the banks, but shortly customers will have the option of having their names and contact information forwarded to banks that match their needs.

First Savings Bank of Little Falls, NJ, a \$175 million-asset community bank which specializes in small business loans, uses LIS as its primary tool for attracting borrowers to its Web site. First Savings president H.S. Kostakopoulos says that LIS levels the playing field between large and community banks. Between five and 10 percent of First Savings' loans have been LIS leads.

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12/7/197 (Item 23 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
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09191256 SUPPLIER NUMBER: 18955106 (THIS IS THE FULL TEXT)  
**Borrowers can link to lenders on the Internet. (San Diego, California)**  
Siedsma, Andrea  
San Diego Business Journal, v17, n45, p10(2)  
Nov 4, 1996

TEXT:

Navy uses high-tech system for recycling ships' oily bilge water  
San Diego companies can now search for loans in cyberspace.

Len Merzel, president and owner of **Lenders** Interactive Services, has developed a **lender /borrower matching** program on the **Internet** .

"This is a way to bridge the gap between the individual and the bank," Merzel said. "A bank in Indonesia is interested in California, but how do they let California businesses know without major costs?"

The Web site, which took six years to develop, includes a data base of more than 700 lending institutions, tips and guides for those seeking financing and a loan application form.

The application form criteria include location, industry, type of financing and dollar amount needed. After the company completes the form, a search for a matching lender begins.

Banks pay \$750 a year for the service. The service is free to those seeking financing.

"If a person wants a loan, why shouldn't he be able to access it free?" Merzel said. "The banks have deep enough pockets."

Merzel, a stockbroker for 18 years, said the computerized lending program is the wave of the future for doing business. Now, borrowers can shop for a deal right from their desks, he said.

"You drive down the freeway and you see billboards for companies and they have their E-mail address," Merzel said. "It's becoming so explosive."

Visitors to Merzel's two-month-old site ([www.lendersinteractive.com](http://www.lendersinteractive.com)) include companies and institutions from places such as Pakistan, Indonesia, Greece, India and New Zealand. "The beauty of this is (companies) aren't talking to a bank that's not interested," Merzel said. "It gets them to first base at least."

Waste Not: The Navy has created a system to clean up its messes.

The new technology is the Ship's Waste Off-Load Barge. The barge pumps oily waste from ships to the Bilge Oily Waste Treatment Facility at 32nd Street Naval Station.

The \$15 million technology pumps bilge water through a series of sophisticated honeycomb filters. The oil and metal are separated from the water and are processed as waste. The leftover water is pumped into the city's sewer system.

Hundreds of gallons of water have already been recycled through the new system.

In November 1997, all Navy ships pulling into 32nd Street will be connected to the treatment facility. The technology will operate much like a city sewer system.

Kreative Korner: Finalists for UCSD Connect's 1996 Most Innovative New Products Awards include the following:

General Business: Atcom/Info Inc. for its cyberbooth kiosk, the first product to provide travelers easy and fast access to their E-mail and to the Web in hotels, airports and convention centers; Epic Solutions Inc. for HUG'em, a system that applies client server processing and digital imaging techniques for social welfare agencies; SCS Corp. for its 1-2System, an interactive automated identification system that produces labels and contains 1 kilo-byte of read/write memory.

Also, High-Tech Electronics: Andataco for the Enterprise Storage Packaging, which uses E-mail and Web-based alarms to alert system administrators of possible failures before they occur; ComStream Corp. for VSAT Plus II, a satellite networking product that enables people who don't have existing telephone capability to have telephone access; Hughes Network Systems, Inc. for the OnStar System, which provides drivers with services such as theft detection and tracking, and route guidance; Pacific Communication Sciences Inc. for the PAL phone, a cellular telephone with wireless data transmission and two-way paging and messaging capabilities integrated into a single handset.

Life Sciences: Gen-Probe Inc. for Amplified MTD, the first test approved by the Food and Drug Administration for the direct detection of tuberculosis. While conventional methods take up to eight weeks, this new test provides results in four to five hours; IRORI for the Accu Tag-100 combinatorial chemistry system, which provides a major advance in the new drug discovery process; Mycogen Corp. for the NaturalGard Insect Resistant Seed Corn, which provides effective, economical and worker-safe control of the European corn borer, an insect that has caused more than \$1 billion worth of damage for corn crops in the United States.

Software: Aotex Software, Inc. for the Convectis, an innovative knowledge-mining application that automatically categorizes and summarizes high-volume documents; Systran Software, Inc. for Systran Professional for Windows, which provides the highest translation accuracy and the largest

dictionary coverage of any machine translation software; Wright Strategies Inc. for Form Logic 2.0, a groundbreaking, cost-effective solution for the rapid development and management of mobile computing applications.

Entertainment/Leisure: Casino World Holdings, Inc. for its Virtual Casino World, a multimedia gaming system that provides a real-time casino on the Internet; Goldwin Golf USA for its AVDP system, which balances the weight of the golf club for better swing; Gyphon Software Corp. for Gyphon Bricks, a brick building software program that gives users of all ages the ability to create virtually anything using more than 300 brick styles and a 12-color palette.

Winners will be announced from 11 a.m. to 1:30 p.m., Dec. 5 at the Hyatt Regency, La Jolla. This year's competition included 84 entries from 73 local companies.

And The Winner Is ... : Local winners of the third annual American Electronics Association Awards Luncheon include:

Computers and Computer Peripherals, I-BUS Inc.; Industrial, Medical and Analytical Equipment, IVAC, Inc.; Semiconductors and Related Equipment, Applied Micro Circuits Corp.; Software, HNC Software, Inc.; Telecommunications Products and Equipment, Applied Digital Access Inc.

Bits And Bytes: Now truck drivers can send and receive E-mail from the cabs of their trucks, thanks to a system created by Qualcomm, Inc. Besides E-mail, CabCard Personal Communications offers voice mail. The new system is expected to cut communication costs for truckers. ... Virtual World Holdings, Inc. introduced electronic commerce to the Internet. Now the San Diego company has designed a new system that allows people to find and purchase merchandise over the Internet. The First Virtual System, called virtual tags, includes multimedia advertisements with animation, sound and even video clips. Consumers can view the product by waving the mouse pointer over the ad. ... San Diego schools are connecting to the information superhighway during NetDay '96. During the events, volunteers will help wire five local schools. Lucent Technologies Inc. and AT&T Corp. have provided NetDay kits containing wiring and supplies to Webster, Toler, Boone, Jerabek and Brooklyn elementary schools. Jerabek and Brooklyn were wired last month. The next NetDay is scheduled for Nov. 16 at Boone Elementary School. Webster Elementary will be wired Dec. 16.

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Access DB# \_\_\_\_\_

# SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: Richard Hux Examiner #: 77148 Date: 01/14/2000  
Art Unit: 2764 Phone Number 308-6287 Serial Number: 09/247,222  
Mail Box Location: \_\_\_\_\_ Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.  
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Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: \_\_\_\_\_

Inventors (please provide full names): \_\_\_\_\_

Earliest Priority Filing Date: \_\_\_\_\_ 01-19-2000 P02:53

\*For Sequence Searches Only\* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

Credit Connections > Company name  
Credit review

\*\*\*\*\*  
STAFF USE ONLY

	Type of Search	Vendors and cost where applicable
Searcher: <u>ADR</u>	NA Sequence (#) _____	STN _____
Searcher Phone #: <u>308-7795</u>	AA Sequence (#) _____	Dialog <u>135.15</u>
Searcher Location: <u>4B30</u>	Structure (#) _____	Questel/Orbit _____
Date Searcher Picked Up: <u>1-19-02</u>	Bibliographic <input checked="" type="checkbox"/>	Dr.Link _____
Date Completed: <u>1-19-02</u>	Litigation _____	Lexis/Nexis _____
Searcher Prep & Review Time: <u>30</u>	Fulltext _____	Sequence Systems _____
Clerical Prep Time: <u>18</u>	Patent Family _____	WWW/Internet <u>          </u>
Online Time: <u>          </u>	Other _____	Other (specify) _____

Ginger Roberts - Search Report

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*                                                                    *
*  Cover Sheet                                                         *
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\*\*\* Your Memo \*\*\*

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*                                                                    *
*  Prepared for: Examiner Hess                                         *
*                                                                    *
*  By           : Ginger Roberts                                       *
*                                                                    *
*  Date          : January 19, 2000                                    *
*                                                                    *
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Attached please for the results of your search for 09/247222. The search was conducted on Dialog which includes IEEE, Computer Databases, and Worldwide Patents.

The following additional products were also searched: DRLINK, Financial cluster of database products on Dialog.

Please let me know if you need any further information regarding the search or if you would like to enhance the search strategy in any way.

Thank you for using the Electronic Information Center.

Sincerely,

Ginger D. Roberts  
Technical Information Specialist  
308-7795

1 January 19, 2000 14:20

?show files;ds  
 File 485:Accounting and Tax Database 1971-1999/Nov W2  
     (c) 1999 Bell & Howell  
 File 625:American Banker Publications 1981-2000/Jan 19  
     (c) 2000 American Banker  
 File 748:Asia/Pac Bus. Jrnls 1994-2000/Jan 18  
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 File 268:Banking Information Source 1981-1999/Nov W2  
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 File 626:Bond Buyer Full Text 1981-2000/Jan 19  
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 File 609:Bridge World Markets News 1989-1999/Dec 31  
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     (c) 2000 PUBLIC AFFAIRS INFORMATION SERVICE  
 File 710:Times/Sun.Times(London) Jun 1988-1999/Dec 30  
     (c) 2000 Times Newspapers

*Credit review  
 and  
 Credit Connections  
 Financial Databases*

Set	Items	Description
S1	3174167	APPLICATION? ? OR APPLICANT? ? OR CONSUMER? ? OR SHOPPER? ? OR CUSTOMER? ? OR BORROWER? ?
S2	3403502	LENDER? ? OR BANK? ? OR CREDIT()UNION? ? OR FINANCIAL()INS- TITUTION? ? OR LOAN()SHARKS OR CREDITOR? ? OR LENDING()INSTI- TUTION? ? OR LENDING()AGENCY?
S3	3713138	MATCH? OR PROFIL? OR COMPAR? OR MODEL? OR PATTERN?
S4	1454337	CONDITIONAL OR IF(5N)THEN(5N)ELSE OR CASE OR FUZZY OR NEUR- AL()NETWORK? OR EXPERT()SYSTEM? ? OR RULE()BASED OR KNOWLEDGE- BASE? OR DSS OR DECISION()SUPPORT
S5	1154543	CREDIT()SCOR? OR RISK? ?
S6	3633630	NETWORK? OR INTERNET OR TELECOMMUNICATION? OR LAN OR INTRA- NET OR EXTRANET OR EDI OR ELECTRONIC()DATA()INTERCHANG?
S7	7078	S1(6N)S2(6N)S3
S8	446	S6(20N)S7
S9	63	S4(6N)S7

Ginger Roberts - Search Report

S10	241	S6(6N)S7
S11	58	RD S9 (unique items)
S12	233	RD S10 (unique items)
S13	42	S11 NOT S12
S14	2389115	S6/DE,DD,IT,TT
S15	560	S7(6N)(SOFTWARE OR COMPUTER? OR AUTOMAT? OR ONLINE OR INFORMATION()SYSTEM? ? OR DSS)
S16	1226	S7 AND S14
S17	531	RD S15 (unique items)
S18	55	CREDITCONNECTION
S19	131	CREDITREVUE
S20	153	S18:S19
S21	133	RD (unique items)
S22	7509	(CRITERIA? OR CRITERION OR ATTRIBUTE? ? OR PARAMETER? ?)(4-N)S3
S23	1	S19 AND S22
S24	22	(S7 OR S22)(20N)(CLIENT?(6N)SERVER?)
S25	22	RD (unique items)
S26	83	S6(10N)S22
S27	80	RD (unique items)
S28	6184	LOAN()ORIGIN?/DE
S29	1869	LOAN()APPROVAL/DE
S30	8888	CREDIT()MANAGEMENT/DE
S31	13977	(CREDIT OR LOAN)(2N)PROCESSING
S32	597	(S7 OR S22) AND (S28:S31)
S33	501	(S4 OR S6 OR SOFTWARE OR COMPUTER? OR AUTOMAT? OR ONLINE OR INFORMATION()SYSTEM? ?) AND S32
S34	4	S21 AND S33
S35	1984	(S7 OR S22)(20N)(S4 OR S6 OR SOFTWARE OR COMPUTER? OR AUTOMAT? OR ONLINE OR INFORMATION()SYSTEM? ?)
S36	167	S32 AND S35
S37	158	RD (unique items)
S38	4	S37 AND S21


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**For Immediate Release**

**CONTACT: Miles H. Grody, Chief Operating Officer, (800) 777-2674 ext. 6722**

## CMSI Announces *CreditRevue* Agreement With AT&T

**Columbia, Md., August 28, 1998** - Credit Management Solutions, Inc. (CMSI - Nasdaq: CMSS), a provider of credit automation solutions for consumer and small business credit analysis, decision-making and funding processes, today announced that AT&T has entered into a \$2.1 million license agreement for CMSI's *CreditRevue*® credit origination software. AT&T will use the *CreditRevue* system for the credit evaluation of commercial business customers.

James R. DeFrancesco, CMSI president and CEO, said, "We are excited about this agreement with AT&T, which is in line with our strategic mission of continuing to expand our market presence in additional industries, such as the telecommunications industry."

### About CMSI

Founded in 1987 and headquartered in Columbia, Maryland, Credit Management Solutions, Inc. provides consumer credit automation and loan marketing software and services to major financial institutions, non-bank financial companies, and other credit grantors. Its flagship product, *CreditRevue*, is an automated credit origination and processing system. *CreditRevue* clients include NationsBank, Banc One, Wells Fargo, The Associates, Comerica, Wachovia, and WFS Financial. In July 1996, CMSI's subsidiary, Credit Connection, Inc., introduced *CreditConnection*®, a service which electronically connects credit originators, such as auto dealers, with multiple financing sources for the submission and decisioning of loans and leases.

###

*This press release contains forward-looking statements. All forward-looking statements involve risks and uncertainties, including, without limitation, the risks detailed in CMSI's filings and reports with the Securities and Exchange Commission. Such statements are only predictions and actual events or results may differ materially.*

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**CreditRevue®**

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[On-line Demo Request Form](#) | 
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 [Product Training](#)

*CreditRevue®* streamlines every facet of credit granting. Data is gathered and handled electronically throughout the entire lending process, according to the unique requirements of the *CreditRevue* client.

*CreditRevue* supports automated credit decisions using a combination of advanced credit bureau analysis, multiple scoring models, and judgmental review. The system also monitors lending policy guidelines to ensure compliance for both regulatory and managerial issues. *CreditRevue* even faxes decisions instantly to the loan source.

*CreditRevue's* Loan Administration option prepares loans for booking by verifying documents and contract details. The software will even automate the transfer of a booked application to your servicing system.

You maintain decision criteria, branch/dealer information, and other parameters, allowing system flexibility as market changes arise. You also design custom *CreditRevue* reports to measure credit quality and user effectiveness, and to fine-tune your credit policy.

*CreditRevue* supports local and wide area networks, and allows remote users on-line access from PCs and ASCII terminals.

*CreditRevue* supports any product your financial institution offers. Among these are:

#### **Direct Products**

- ☛ First and second mortgages
- ☛ Home equity and personal loans
- ☛ Auto, boat, and RV loans
- ☛ Credit cards
- ☛ Federal *and* private student loans
- ☛ *CreditRevue* accesses your CIF, and handles appraisals and titles, document preparation, HMDA reporting, and collateral verification

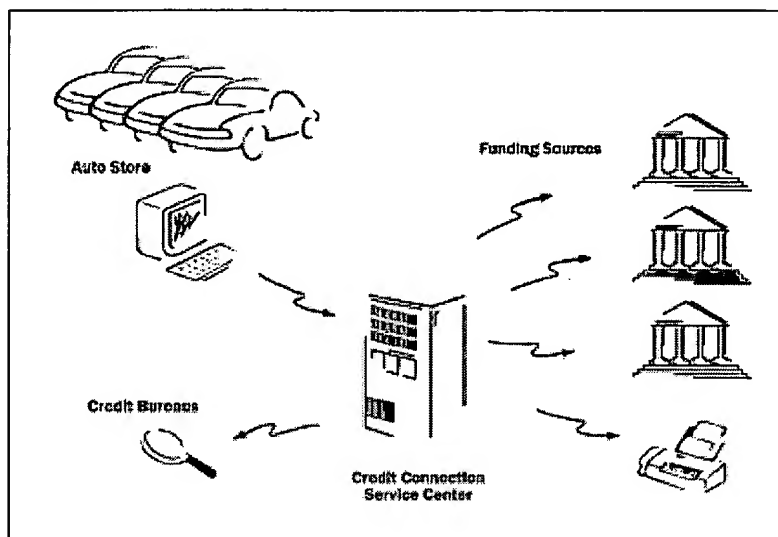
#### **Indirect Products**

- ☛ Automobile and boat loans and leases
- ☛ *CreditRevue* offers rate-to-risk pricing, on-line dealer histories, and automated dealer funding and reserve calculations; plus a link to *CreditConnection* for electronic communication with dealers


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## Credit Connection.

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CMSI's *CreditConnection*® is the first software product of its kind to link credit grantors with automobile dealers in an open telecommunications forum. Using *CreditConnection*, your preferred auto dealers can gain instant electronic access to your financial institution for quick delivery of profitable deals.

With *CreditConnection*, a dealer can pull credit bureau reports, evaluate a customer's credit worthiness via an overview of pertinent application and credit details, then instantly forward the proposed deal to one or more credit granting firms. Once each lender has responded, the dealer can compare the results and formulate a final decision.

Like other on-line services, *CreditConnection* is available whenever your dealers are open for business. For lenders who want to expand their auto loan portfolios, *CreditConnection* opens up a sizable channel for new business.

Dealers who use *CreditConnection* will key an application once, then tap into multiple loan resources for instant credit approval. For many lenders, *CreditConnection* offers the perfect way to strike rewarding relationships with dealers that would otherwise be out of reach.

Dealers who use *CreditConnection* can forward complete electronic files to participating lenders-eliminating the need to key applicant and loan information on the lender's side.

These lenders will ultimately benefit from national exposure to *CreditConnection* dealers, increasing their potential for loan volume. In turn, this volume increase will allow lenders to explore a wider segment of the auto-buying market, stretching their potential for serving those dealers who deliver the most profitable loans.

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?t21/3,k/all

**21/3,K/1 (Item 1 from file: 485)**  
DIALOG(R)File 485:Accounting and Tax Database  
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00476568

**Integra putting its loans on in-house system**  
Epper, Karen  
American Banker PP: 15:1 Aug 10, 1994  
ISSN: 0002-7561 JRNL CODE: AB

Accounting and Tax Database\_1971-1999/Nov W2

ABSTRACT: Integra Financial Corp is installing **CreditRevue** , a software package from Credit Management Solutions Inc, to consolidate its lending operation onto its...

**21/3,K/2 (Item 2 from file: 485)**  
DIALOG(R)File 485:Accounting and Tax Database  
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00463006

**Wachovia using new software for indirect lending program**  
Epper, Karen  
American Banker PP: 14:1 May 10, 1994  
ISSN: 0002-7561 JRNL CODE: AB

Accounting and Tax Database\_1971-1999/Nov W2

ABSTRACT: Wachovia Corp is using Credit Management Solutions Inc's **CreditRevue** software to automate indirect lending at its operations services unit. The new software program helps...

**21/3,K/3 (Item 3 from file: 485)**  
DIALOG(R)File 485:Accounting and Tax Database  
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00459355

**Systems aren't just for assessing risk anymore**  
Merrick, Bill  
Credit Union Magazine v60 n4 PP: 69-71 Apr 1994  
ISSN: 0011-1066 JRNL CODE: CUG

Accounting and Tax Database\_1971-1999/Nov W2

...ABSTRACT: credit scorecards by analyzing thousands of consumer loan accounts and building a model. CMSI's **CreditRevue** takes users through all risk assessment stages. Security Software Solutions distributes a new product that...

**21/3,K/4 (Item 4 from file: 485)**  
DIALOG(R)File 485:Accounting and Tax Database  
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00442520

**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***  
**Standard authorization**  
Day, Jacqueline

Bank Systems & Technology v30 n12 PP: 33-35 Dec 1993  
ISSN: 1045-9472 JRNL CODE: BSE  
WORD COUNT: 788 LINE COUNT: 72

Accounting and Tax Database\_1971-1999/Nov W2

ABSTRACT: To manipulate its loan information, Citizens Bank (Providence, Rhode Island) is using **CreditRevue**, a consumer loan approval system from Credit Management Solutions Inc. The system has aided Citizens...

... productivity. An IBM Corp. RS/6000 RISC-based box functions as the main CPU for **CreditRevue**, distributing information on lenders on dumb terminals. Aside from the standardization inherent in **CreditRevue**, a chief benefit is its flexibility.

...TEXT: about 10, that looked like it was designed by lenders," Milea says. The system is **CreditRevue**, a consumer loan approval system manufactured by Credit Management Solutions, Inc., of Columbia, MD. And... in Connecticut, and has also folded a few Massachusetts-based banks into its holdings--using **CreditRevue** to assure that consumer lending procedures and approvals aren't a patchwork quilt stretched across...

...previous loan approval method was centralized out of headquarters, Milea says, and, in comparison to **CreditRevue**, was practically prehistoric. "It was totally manual, from pulling bureau reports and calculation ratios to ...

...all branches and [automobile] dealerships could fax to us."

After an officer from Citizens spotted **CreditRevue** at a trade show and saw a few demos, Milea got in touch with CMSI...

... IBM Corp. RS/6000 RISC-based box functions as the main central processing unit for **CreditRevue**, distributing information to lenders on dumb terminals. That platform has worked so well, Milea says, that the bank anticipates installing another RS/6000 running **CreditRevue** to handle growing volume.

"I think the only thing that might have caused a different... it in terms of volume," he adds. Moreover, the bank has expanded from 32 initial **CreditRevue** users to a 96-user license.

Aside from the standardization inherent in **CreditRevue**, Milea says its chief benefit--and the one that most makes him imagine the software...

21/3,K/5 (Item 5 from file: 485)  
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00424248

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

CMSI and HNC, Inc. provide credit processing system

Anonymous

Bank Marketing v25 n8 PP: 45 Aug 1993  
ISSN: 0888-3149 JRNL CODE: BNM  
WORD COUNT: 267 LINE COUNT: 24

Accounting and Tax Database\_1971-1999/Nov W2

ABSTRACT: Under a licensing agreement, Credit Management Solutions Inc. has integrated its **CreditRevue** automated credit processing system with HNC Inc.'s DataBase Mining Workstation (DMW). The DMW, which...

...TEXT: announced the licensing of HNC, Inc.'s DataBase Mining Workstation (DMW) for use in its **CreditRevue** (R) automated credit processing system. Under terms of the licensing agreement CMSI will integrate the DMW into the **CreditRevue** package to provide its customers with a set of loan scoring and in-house model...

...operation control and loan portfolio quality.

According to Jim DeFrancesco, CMSI's president, "By interfacing **CreditRevue** with HNC's DataBase Mining Workstation, our clients will have the option to easily create...

21/3,K/6 (Item 6 from file: 485)

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00389562

**Credit management**

Law, Marilyn

Banking Software Review v17 n4 PP: 27-33 Winter 1992

ISSN: 0892-6778 JRNL CODE: IBI

Accounting and Tax Database\_1971-1999/Nov W2

...ABSTRACT: projected debt ratio. Another automated credit processing system is available from Credit Management Solutions Inc. **CreditRevue** runs on a variety of midrange computers from Digital Equipment Corp., IBM and others under...

21/3,K/7 (Item 7 from file: 485)

DIALOG(R)File 485:Accounting and Tax Database  
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00367953

**Creditrevue Gets Telemarketing Feature**

Sullivan, Deidre

American Banker PP: 3:3 Sep 1, 1992

ISSN: 0002-7561 JRNL CODE: AB

Accounting and Tax Database\_1971-1999/Nov W2

**Creditrevue Gets Telemarketing Feature**

ABSTRACT: A telemarketing module called Crosssell has been added to **Creditrevue**, a automated loan-processing program by Credit Management Solutions Inc that supports an array of...

21/3,K/8 (Item 1 from file: 625)

DIALOG(R)File 625:American Banker Publications  
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0240868

**Tech Bytes: Charter One Picks Application Software**

American Banker - August 17, 1999; Pg. 12; Vol. 164, No. 157

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 78

TEXT:

...software from Credit Management Solutions Inc.

Charter One said it plans to use CMSI's **CreditRevue** software to support its direct consumer lending operation and its nonprime home equity lending subsidiary...

**21/3,K/9 (Item 2 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0234383

**\* Tech Bytes: Maryland Firm Patents On-Line Loan System**  
American Banker - March 26, 1999; Pg. 13; Vol. 164, No. 58  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 123

TEXT:

...system of transmitting credit applications from loan originators to funding sources.

The on-line system, **CreditConnection**, is being used for automobile and recreational vehicle lending and leasing, the company said. Loan...

...of lending, we believe that this methodology, along with the strength of our technology, supports **CreditConnection** becoming the standard," said Peter M. Leger, president and chief operating officer at Credit Management...

**21/3,K/10 (Item 3 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0230501

**Tech Bytes: Customers for Credit Management Solutions**  
American Banker - January 14, 1999; Pg. 13; Vol. 164, No. 9  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 103

TEXT:

...from

Credit Management Solutions Inc.

Student Loan Finance, with \$1.3 billion of assets, selected **CreditRevue** for Student Lending for "its built-in flexibility, which will allow us to offer virtually...

...said Steve Kohles, the company's vice president of planning and administration.

Sovereign will use **CreditRevue** to support indirect automobile lending and a plan to "grow our \$2 billion automobile lending...

**21/3,K/11 (Item 4 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0228496

**\* Credit Software Maker Shops for Buyer**  
American Banker - November 30, 1998; Pg. 18; Vol. 163, No. 227  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 545

BYLINE:  
By CAROL POWER

TEXT:  
...wants to go it alone, it will have a lot  
of success."

It has sold **CreditRevue** , its flagship consumer credit origination and processing software, to seven customers in the second half of this year. Thirty lenders have bought its patented **CreditConnection** network service that electronically connects auto dealers with multiple financing sources.

CMSI plays middleman "very well" to lenders, dealers, and customers through **CreditConnection** , Mr. Boyan said. The service is continuing "to gain a lot of steam," and the...

...emphasize growth" in its three  
main businesses, Mr. Leger said. He said he expects the **CreditRevue**  
credit  
decision software business to grow by 20% to 25% in the next year and the  
**CreditConnection** service to sign up more car dealerships.  
He also wants to expand CMSI's service...

21/3,K/12 (Item 5 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0226894  
**Card Briefs: Md. Software Vendor Appoints a President**  
American Banker - October 29, 1998; Pg. 10; Vol. 163, No. 208  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 63

TEXT:  
...president of the dealer services group of Automatic Data  
Processing.  
Credit Management Solutions' flagship product, **CreditRevue** , is a  
credit  
origination and processing system for financial institutions.

21/3,K/13 (Item 6 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0226551  
**Tech Bytes: Md. Credit Software Firm Names President**  
American Banker - October 23, 1998; Pg. 10; Vol. 163, No. 204  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 149

TEXT:  
...has been a Credit Management director December 1996.  
Clients of the company, known for its **CreditRevue** credit origination  
and  
processing system, include NationsBank, Bank One, Wells Fargo, Comerica  
Inc., and Wachovia...

21/3,K/14 (Item 7 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0224988

**Royal Bank to Emphasize Indirect Auto Lending**

American Banker - September 28, 1998; Pg. 17; Vol. 163, No. 185

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:                502

BYLINE:

By DREW CLARK

TEXT:

...be, or we risk losing our entire auto portfolio," she added.

Royal Bank has installed **CreditRevue** software from Credit Management Solutions Inc. of Columbia, Md., to support its indirect lending unit.

It decided to install **CreditRevue** rather than develop its own system, which would have "taken substantially longer, cost more, and would not have been based on a proven technology and platform," said Ms. Cefis.

**CreditRevue** receives faxed loan applications from dealerships and makes

decisions on applicants' creditworthiness in two hours...

...s dealer finance center

would be able to handle many more applications a day with **CreditRevue** -50 to

100, as opposed to eight to 12 applications without it.

**CreditRevue** also categorizes loans by risk and adjusts interest rates according to creditworthiness.

"It used to...

...which credit category you fit into."

Royal Bank chose not to use Credit Management's **CreditConnection** network, which lets dealers send loan applications to the bank electronically via terminals.

The bank...

... spokeswoman Laura Keeton. "They didn't have any interest in paying for the technology."

Other **CreditRevue** customers include BankAmerica Corp., Banc One Corp., Comerica Inc., NationsBank Corp., Wachovia Corp., Wells Fargo...

21/3,K/15                (Item 8 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0224191

**\* Call Center Vendor Expands Customer Support System**

American Banker - September 14, 1998; Pg. 17; Vol. 163, No. 175

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:                474

BYLINE:

By JEFFREY KUTLER

TEXT:

...Bollum

said.

Banks can add products through the Accession alliances, such as Credit Management Solutions' **CreditConnection** for indirect auto loans, "or they can simply enhance their existing products with our programs...

21/3,K/16 (Item 9 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0223160

\* 1st Union Settles Software Firm's Money Store Suit  
American Banker - August 19, 1998; Pg. 15; Vol. 163, No. 158  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 485

BYLINE:  
By DREW CLARK

TEXT:  
...Columbia, Md., technology  
company, a fresh start.  
As part of the accord, First Union licensed **CreditRevue** and  
**CreditConnection**, the same software for automating vehicle loan  
processing  
that Money Store had bought in April 1997 for \$1.5 million.  
"The **CreditRevue** software will enable First Union Auto Finance to  
replace two mainframe-based loan and lease systems," said a bank spokesman.  
"CMSI's **CreditConnection** on-line service, which can connect First Union  
to  
auto dealers" nationwide, gives customers various...  
...systems typically range from  
\$500,000 to \$2 million, Ms. Weil said.  
Though its flagship **CreditRevue** software is mostly used for direct and  
indirect auto lending, the 11-year-old company...  
...and processing for recreational vehicles, boats,  
home equity loans, student loans, and credit cards.  
Its **CreditConnection** service includes a network electronically  
connecting auto dealers with financial institutions.  
The arrangement with Money...

21/3,K/17 (Item 10 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0194249

\* Barnett's New Software to Speed Up Auto Loan Underwriting  
American Banker - February 4, 1997; Pg. 17; Vol. 162, No. 23  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 413

BYLINE:  
By LIZ MOYER

TEXT:  
...is the  
first bank to use the product independent of Credit Management Solutions'  
workflow software, **CreditRevue**.  
Credit Connection provides an electronic link to dealers. Executives at  
Barnett Dealer Financial Services said...

21/3,K/18 (Item 11 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0184549

**\* Due Soon from Wells Fargo: 10-Minute Car Loans**

American Banker - July 2, 1996; Pg. 16; Vol. 161, No. 126

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:      526

BYLINE:

By LIZ MOYER

TEXT:

...area, Wells is using software from Credit Management Solutions Inc. of Columbia, Md.

The software, **CreditRevue**, is designed to eliminate paper shuffling and to standardize the bank's 13-state auto...

...CrossSell, lets the bank create targeted mailings to promote its credit services.

The use of **CreditRevue** is the latest step toward speeding the delivery of auto loan approvals, said Mr. Walker.

**CreditRevue** takes application data supplied in a customer meeting with a loan officer and transmits it...

21/3,K/19      (Item 12 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0169766

**New Ways to Automate Auto Loan Process**

CFO Alert - July 31, 1995; Pg. 3; Vol. 5, No. 30

DOCUMENT TYPE: Newsletter      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:      219

TEXT:

Traditionally a cumbersome banking process, recently available **CreditRevue** software automates the auto loan review process by integrating information concerning a potential borrower's...

...Trust Company, with more than \$5 billion in assets, anticipates more than just cost savings.

" **CreditRevue** ) will allow higher business volume without increasing our staff -- we expect a 10%-20% increase...

21/3,K/20      (Item 13 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0149214

**Integra Putting Its Loans on In-House System**

American Banker - August 10, 1994; Pg. 15; Vol. 159, No. 153

WORD COUNT:      341

BYLINE:

By Karen Epper

TEXT:

...Management Solutions Inc. - to run both its direct and indirect loan areas. The system, called **CreditRevue**, will handle lending from data entry to funding, including credit scoring, credit bureau retrievals, and ...

...growth, said Joseph W.

Amy, executive director of credit policy at Integra.

Large Banks Convert

**CreditRevue** runs on midrange, open systems; Integra's system operates on hardware from AT&T Global...

...Corp., NationsBank Corp., Wachovia Corp., U.S. Bank Corp., and Boatmen's Bancshares all use **CreditRevue** loan software. which has been

marketed primarily to midsize and large institutions.

Move into Pennsylvania

The sale to Integra marks CMSI's entry into Pennsylvania.

**CreditRevue** was first developed in 1985, well before personal computers gained a firm foothold in the...

...Mr. Freiman said. "This has caused for a huge push to move off the mainframe."

**CreditRevue** takes five months to one year to install, Mr. Freiman said. Integra executives plan to...

21/3,K/21 (Item 14 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0146125

\* **Wachovia Deploys New Software To Automate Its Indirect Lending**

American Banker - May 10, 1994; Pg. 14; Vol. 159, No. 89

WORD COUNT: 340

BYLINE:

By KAREN EPPER

TEXT:

...at its operations services unit.

The Winston-Salem, N.C.-based superregional bank chose the **CreditRevue** software from Credit Management Solutions Inc., a financial software vendor in Columbia, Md. **CreditRevue**, the vendor's core product, helps banks by managing the credit application and decision process...

...that you have a poor relationship with, and the credit quality would increase 100-fold."

**CreditRevue** maintains automated consistency in its decision processing

and provides faster turnaround time to dealers. The...

...in or out," he said. "There's no halfway."

Other users of the company's **CreditRevue** include Boatmen's Bancshares, NationsBank Corp., U.S. Bancorp, Novus Financial Corp., and Citizens Bank ...

21/3,K/22 (Item 15 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0128546

**Creditrevue Gets Telemarketing Feature: Software Enhancement Announced by**

**Credit Management Solutions**

American Banker - September 1, 1992; Pg. 3; Vol. 157, No. 169

WORD COUNT: 409

BYLINE:

By DEIDRE SULLIVAN, Special to the American Banker

**Creditrevue Gets Telemarketing Feature**

TEXT:

Credit Management Solutions Inc. has announced enhancements to its **Creditrevue** automated loan-processing software to include a telemarketing module called Crosssell.

**Creditrevue** supports an array of credit products, including revolving loans, auto loans, home equity loans, and...

...the amount of time it takes to render a credit decision and fund a loan.

**Creditrevue** is used by 10 banks, including Citizen's Bank in Providence, R.I., and NationsBank in Charlotte, N.C.

The new telemarketing module, Crosssell, enables a **Creditrevue** user to scan a data base of customers and target a specific audience for a financial product or service.

Can Provide Background Information

Through a link to **Creditrevue**, the module consolidates loan activity information relating to a particular customer. This makes it easier...

21/3,K/23 (Item 16 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2000 American Banker. All rts. reserv.

0100039

**CreditRevue Offers Fax Reply**

American Banker - July 17, 1989; Pg. 11; Vol. 154, No. 137

WORD COUNT: 33

**CreditRevue Offers Fax Reply**

TEXT:

Credit Management Solutions Inc. has added Faxback, a facsimile enhancement, to its **CreditRevue** loan processing system. The enhancement enables institutions to transmit a credit decision, application, or other...

21/3,K/24 (Item 17 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0092775

**Loan-by-Phone Software Hits the Market**

American Banker - November 9, 1988; Pg. 8; Vol. 153, No. 220

WORD COUNT: 415

BYLINE:

Jeffrey Kutler

TEXT:

...Consumer loan volume rose 50%.

Perpetual attributed the growth to CMSI's software package, called **CreditRevue**. It allows bankers to approve loan applications while customers hold on the phone - usually within...

...It also decreases  
the cost of back-office support.

Perpetual said it intends to incorporate **CreditRevue** 's features,  
which  
apply not only to loans by telephone, in a variety of loan products.  
**CreditRevue** automates the entire credit evaluation, approval,  
disbursement, and reporting process.

The \$5.6 billion-asset...

...needs for expansion and growth in retail banking applications."

He estimated that the market for **CreditRevue** comprises 40% of  
commercial banks, for a potential \$1.5 billion in sales.

CMSI and Perpetual disclosed their partnership agreement after  
evaluating reactions to **CreditRevue** at the Consumer Bankers Association  
conference in San Diego in September, where the product was displayed  
publicly for the first time. CMSI has prepared videocassettes explaining  
**CreditRevue** and will invite prospective customers to hands-on  
demonstrations at its Maryland office.

John Walsh, senior vice president of Perpetual, said in September that  
**CreditRevue** "has given us a way to automate credit processing and  
increase  
our volume without commensurate increases in operating costs. As a  
management tool, **CreditRevue** also gives us the ability to measure our  
productivity and performance. It has enormous tracking...

21/3,K/25 (Item 18 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0092147

#### TECHNOLOGY TOPICS

American Banker - October 19, 1988; Pg. 10; Vol. 153, No. 205  
WORD COUNT: 993

#### TEXT:

...service our customers require," said Robert Bagby,  
General Automation's vice president of customer services.  
**CreditRevue** on the Market

CMSI, a Columbia, Md.-based provider of credit management software,  
declared the initial implementation of its **CreditRevue** System - at  
Perpetual Savings Bank in the Washington area - a success. As a result,  
the...

...late September at  
the Consumer Bankers Association convention in San Diego.

Four years in development, **CreditRevue** automates the processing of  
applications, credit scoring and analysis, and credit bureau reporting on  
consumer loans. Perpetual Savings, McLean, Va., used **CreditRevue** as the  
foundation of TeleLoan, a service that allows customers to make loan  
applications by...

...senior vice president of the \$3.4 billion-deposit savings  
institution.

"As a management tool, **CreditRevue** also gives us the ability to  
measure our productivity and performance," he said. "It has...

...Charlotte, N.C., is one of several  
other credit institutions in the process of installing **CreditRevue** .  
Barclays plans to use it in automobile leasing activities.  
EDI Software Enhancement  
Global Software Inc...

21/3,K/26 (Item 19 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0092012

**TECHNOLOGY TOPICS**

American Banker - October 12, 1988; Pg. 12; Vol. 153, No. 200  
WORD COUNT: 2,102

**TEXT:**

...service our customers require," said Robert Bagby,  
General Automation's vice president of customer services.

**CreditRevue** on the Market

CMSI, a Columbia, Md.-based provider of credit management software,  
declared the initial implementation of its **CreditRevue** System - at  
Perpetual Savings Bank in the Washington area - a success. As a result,  
the...

...late September at  
the Consumer Bankers Association convention in San Diego.

Four years in development, **CreditRevue** automates the processing of  
applications, credit scoring and analysis, and credit-bureau reporting on  
consumer loans. Perpetual Savings, McLean, Va., used **CreditRevue** as the  
foundation of TeleLoan, a service that allows customers to make loan  
applications by...

...senior vice president of the \$3.4 billion-deposit savings  
institution.

"As a management tool, **CreditRevue** also gives us the ability to  
measure our productivity and performance," he said. "It has...

...Charlotte, N.C., is one of several  
other credit institutions in the process of installing **CreditRevue** .

Barclays plans to use it in automobile leasing activities.

EDI Software Enhancement

Global Software Inc...

21/3,K/27 (Item 20 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2000 American Banker. All rts. reserv.

0091521

**TeleLoan Credited with Boosting Thrift's Loan Volume by 50%**

American Banker - September 22, 1988; Pg. 8; Vol. 153, No. 185  
WORD COUNT: 808

**BYLINE:**

By BILL ATKINSON

**TEXT:**

...package behind TeleLoan. The Columbia, Md.-based  
company now has begun marketing the package, called **CreditRevue** , to large  
banks, including BarclaysAmerican Leasing, a Charlotte, N.C.-based  
division of BarclaysAmerican Corp...

...to-income  
ratio, closing costs, monthly payments, and interest payments.

Once the application is analyzed, **CreditRevue** automatically approves  
or  
denies the applications. In close calls, the application is referred to an  
...

...surfaces from time to time."

Mr. De Francesco and his partner, Scott Freiman, began developing **CreditRevue** four years ago. Mr. Freiman, a cofounder of Credit Management, did the programming.  
At that...

21/3,K/28 (Item 1 from file: 268)  
DIALOG(R) File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00373437 (USE FORMAT 7 FOR FULLTEXT)

**Speedier trafficking**

Curley, Bob  
Bank Systems & Technology, v36, n10, p40, Oct 1999 DOCUMENT TYPE: Journal  
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 00524

...ABSTRACT: loan approvals as simple as watching a traffic light. The Cleveland-based institution has adopted **CreditRevue** application processing software from Credit Management Solutions Inc. for its direct consumer lending operations.

... light.

The Cleveland-based institution, the parent of \$25 billion Charter One Bank, has adopted **CreditRevue** application processing software from Credit Management Solutions Inc. (CMSI) for its direct consumer lending operations.

Drawing upon information and analysis from various sources, **CreditRevue** 's user interface -- leveraging integrated rules-- based decisioning and data sources -- presents reviewers with a...

...highlighted in green, problem areas are presented in red and borderline areas are colored yellow.

"**CreditRevue** reformats information onto an easy-to-read screen so that a human being -- rather than...

...Nancy Weil, senior vice president of marketing for CMSI, Annapolis Junction, Md.

The UNIX-based **CreditRevue** software centers on a set of proprietary algorithms that allow clients to create scorecards that...

...of loan-- eliminating unnecessary calls and saving money, Weil said.

Charter One plans to use **CreditRevue** for a wide range of loans, from home equity loans and second mortgages to unsecured...

...credit. Charter One Credit Corp., the company's nonprime home equity unit, also will use **CreditRevue** for alternative "B" and "C" lending, where the bank employs a "fairly complex" tiered-rate structure, said Daniel Tredent, senior vice president for consumer lending at Charter One Financial.

**CreditRevue** uses each clients own rules and policies to support -- but not necessarily dictate -- decision-making...

...for when an analyst must get a supervisor's approval, Weil added. At a minimum, **CreditRevue** requires the analyst to record a comment when its advice is overridden. The program even...

...that can work without good data, however. Charter One's Tredent said a pillar of **CreditRevue** is its ability to automatically collect key data by interfacing with the bank's peripheral...



...according to John Koch, executive vice president at Charter One. "Since our implementation of the **CreditRevue** system, we have seen benefits such as significant productivity gains, reduced costs and faster turnaround...

21/3,K/29 (Item 2 from file: 268)

DIALOG(R)File 268:Banking Information Source  
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00358587

**Tech Bytes: Maryland Firm Patents On-Line Loan System**

American Banker, p13:1, Mar 26, 1999 DOCUMENT TYPE: Newspaper Article  
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: The on-line system, **CreditConnection**, is being used for automobile and recreational vehicle lending and leasing, the company said. Loan...

21/3,K/30 (Item 3 from file: 268)

DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00357221 (USE FORMAT 7 FOR FULLTEXT)

**Sovereign bank drives car loan automation**

Kapsales, Maria

Bank Systems & Technology, v36, n3, p48, Mar 1999 DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00252

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT: Sovereign Bancorp has enlisted **CreditRevue** software from Credit Management Solutions Inc. in a plan to grow its \$2 billion indirect

...  
TEXT:

Sovereign Bancorp, Wyomissing, Pa., has enlisted **CreditRevue** software from Credit Management Solutions Inc. (CMS), Annapolis Junction, Md., in a plan to grow...

... in the Northeast and Mid-Atlantic through aggressive expansion of its dealer network. It expects **CreditRevue** to help lure dealers by providing speedy turnaround and superior service in loan decisioning and...

...we would risk losing these dealers to a competitor," Campanelli explained.

A Unix-based system, **CreditRevue** automates the indirect lending process by retrieving credit reports, scoring applications, booking loans and printing...

...the software also provides loan analysis and risk management capabilities.

A loan origination/underwriting system, **CreditRevue** supplies automatic decisioning on the credit approval process and the loan booking. That helps Sovereign...

...throughout its almost 300 community banking and loan offices, Campanelli said. On the back end, **CreditRevue** automatically interfaces with the bank's accounting system to aid in loan administration. And Sovereign also can extract data about its internal performance and customers because **CreditRevue** provides management information and data warehousing, he added.

21/3,K/31 (Item 4 from file: 268)

DIALOG(R)File 268:Banking Information Source  
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00346348 (USE FORMAT 7 FOR FULLTEXT)

**Automated car loans**

Anonymous

Kentucky Banker, v860, p25, Sep 1998 DOCUMENT TYPE: Journal Article  
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 00262

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT: Outsource Financial Services will automate its call center with **CreditRevue** 2000 and **CreditConnection** software from Credit Management Solutions Inc. A division of the Van Wagenen Co., Outsource Financial...  
TEXT:

Outsource Financial Services will automate its call center with **CreditRevue** 2000 and **CreditConnection** software from Credit Management Solutions Inc., headquartered in Columbia, Md. **CreditRevue** 2000 enables consumer lenders to maximize profitability through more knowledgeable decision-making, faster turnaround and...

CMSI's **CreditConnection** is an on-line, real-time connection that closes the electronic loop between third-party...

...if requested by Outsource Financial clients, loan documentation branded with their names and logos.

With **CreditConnection**, credit applications and related information that are keyed in by car dealerships will be automatically routed, via **CreditConnection**'s computer switch, to Outsource Financial's **CreditRevue** 2000 system. The system will then process the applications based upon the lender's underwriting...

21/3,K/32 (Item 5 from file: 268)

DIALOG(R)File 268:Banking Information Source  
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00343780

**FIRST UNION SETTLES MONEY STORE DISPUTE AND SIGNS ON WITH CMSI**

Anonymous

Credit Risk Management Report, v8, n17, p8, Sep 7, 1998 DOCUMENT TYPE: Newsletter Article  
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: Corp. will replace 2 mainframe loan lease systems with Credit Management Solutions Inc.'s (CMSI) **CreditRevue** client/server credit origination software and **CreditConnection**. The deal settles CMSI's dispute with The Money Store, purchased by First Union, June...

21/3,K/33 (Item 6 from file: 268)

DIALOG(R)File 268:Banking Information Source  
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00339820 (USE FORMAT 7 FOR FULLTEXT)

**The efficiency drive quickens**

O Sullivan, Orla

US Banker, v108, n7, p40-44, Jul 1998 DOCUMENT TYPE: Journal Article  
LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 02320

... dealers and 16 lenders live, but admits that the volume of applications passing through its **CreditConnection** network is disappointing. As of June it said it was relaying 100,000 applications per ...

...the 600,000-a-month rate projected for this December. They contend that disappointment with **CreditConnection** is reflected in CMSI's stock price, lately hovering around \$5.50 per share, compared...software to Boeing aircraft, among other things.) Jim Alsobrook, senior vice president of CMSI's **CreditConnection**, says CMSI avoided prescreening at lenders, request. "Lenders want to get a look at every...

...to others' software. All three have their own automated underwriting software. CMSI, for instance, has **CreditRevue**, but for lenders not using its software, CMSI will reformat information received through its **CreditConnection** network so that it feeds into the lender's underwriting system. CMSI also made what...signed up GMAC, the world's second-largest car dealer, last September.

Although CMSI says **CreditConnection** was officially launched only two years ago this month, competitors say there was talk of...

...It's all up to the dealers," says Schliesmann, adding that Wells is getting on **CreditConnection** only at the request of two of its dealers. Even the Web-based referral services...

21/3,K/34 (Item 7 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00339737 (USE FORMAT 7 FOR FULLTEXT)

**Outsource Financial chooses CMSI**

Michaelson, Elizabeth

National Mortgage News, v22, n39, p39, Jun 22, 1998 DOCUMENT TYPE:  
Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:  
Abstract Fulltext  
WORD COUNT: 00486

(USE FORMAT 7 FOR FULLTEXT)

...ABSTRACT: Services to streamline the credit review process. Outsource Financial Services will also use CMSI's **CreditRevue** 2000 and **CreditConnection** for consumer loan origination. **CreditRevue** was first introduced in 1997.

TEXT:

...Phoenix, to streamline the credit review process. Outsource Financial Services will also use CMSI's **CreditRevue** 2000 and **CreditConnection** for consumer loan origination. **CreditRevue** was first introduced in 1997.

According to Nancy Weil, senior vice president of marketing at CMSI, "**CreditRevue** 2000 enables consumer lenders to maximize profitability through more knowledgeable decision-making faster turnaround and improved productivity. **CreditConnection** is the first on-line, real time connection that closes the electronic loop between third-party originators and the lender."

**CreditRevue** is designed to collect whatever information the bank or lender wants it to collect; the...

...as credit scores. and searches for policy rules and violations.

Finally, according to VIs. Weil, "**CreditRevue** offers lenders the option of either results for analysis or a credit decision." CMSI's...

...would give a conditional credit approval, subject to an appraisal and a title report, which **CreditRevue** then accesses.

"We work with that bank, work with their vendors to get the information...

**21/3,K/35 (Item 8 from file: 268)**  
DIALOG(R)File 268:Banking Information Source  
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00318253 (USE FORMAT 7 FOR FULLTEXT)

**Driving credit in the fast lane**

Anonymous

Banker's Research, p3-5, Nov 1996 DOCUMENT TYPE: Newsletter Article  
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 01243

... www.beneficial.com).

Wells Fargo Bank, San Francisco, offers a 10 minute auto loan, using **CreditRevue**, credit processing software by Credit Management Solutions, Inc., Columbia, MD. Application data go to a...

**21/3,K/36 (Item 9 from file: 268)**  
DIALOG(R)File 268:Banking Information Source  
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00307729 (USE FORMAT 7 FOR FULLTEXT)

**Barnett arm links with auto dealers**

Anonymous

Bank Systems & Technology, v34, n4, p14, Apr 1997 DOCUMENT TYPE: Journal Article  
LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 00416

... LaMore.

Barnett is the first firm to use Credit Connection without also using CMSI's **CreditRevue** credit processing system, CMSI said. The \$40 billion-asset bank will use Credit Connection with...

**21/3,K/37 (Item 10 from file: 268)**  
DIALOG(R)File 268:Banking Information Source  
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00301657 (USE FORMAT 7 FOR FULLTEXT)

**Making speedier deals on wheels**

Cohen, Jackie

Bank Technology News, v9, n11, p1,21+, Nov 1996 DOCUMENT TYPE: Journal Article  
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 01873

... the consumer can apply for a loan, using an Internet front-end to CMSI's **CreditConnection**. NationsBank will begin piloting the service in December, and pricing has yet to be determined...

**21/3,K/38 (Item 11 from file: 268)**  
DIALOG(R)File 268:Banking Information Source  
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00298768

**Going public offers profits, obstacles**

Anonymous

Treasury Manager's Report, v4, n23, pSS1-SS2, Nov 8, 1996 DOCUMENT TYPE: Newsletter Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: to announce an initial public offering, markets credit processing software and is best known for **CreditRevue**, its credit processing automation system. Analysts caution that going public can make or break some...

21/3,K/39 (Item 12 from file: 268)

DIALOG(R)File 268:Banking Information Source  
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00296954 (USE FORMAT 7 FOR FULLTEXT)

**Maryland bank automates credit review for HEL products**

Anonymous

Origination News, v5, n12, p25, Sep 1996 DOCUMENT TYPE: Journal Article  
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 00806

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT: Citizens Bank plans to upgrade its consumer lending operations with **CreditRevue**, a credit processing automation system that will provide added support for its home equity lending products. **CreditRevue** is developed by Credit Management Solutions Inc. and will provide support for the bank's...

...lending products, including automobile lending, credit cards, and direct lending. The bank expects to implement **CreditRevue** by the first quarter of 1997.

TEXT:

COLUMBIA, MD-Citizens Bank, Laurel, MD plans to upgrade its consumer lending operations with **CreditRevue**, a credit processing automation system that will provide added support for its home equity lending...

**CreditRevue** is developed by Credit Management Solutions Inc. and will provide support for the bank's additional consumer lending products, including auto lending, credit cards and direct lending.

Citizens Bank expects **CreditRevue** to significantly improve customer service and turnaround time on loan decisions for its entire consumer...

...we differentiate ourselves from the multitude of financial service providers."

The bank expects to implement **CreditRevue** by the first quarter of 1997.

The system, which runs on midrange computer platforms under...

...reports, scoring of applications, booking of loans and printing of loan checks.

As a result, **CreditRevue** cuts the time it takes lenders to make creditgranting decisions from hours or even days...

...information electronically, it eliminates the traditional paperladen lending process and improves access to important documentation.

"**CreditRevue** will enable Citizens Bank to meet its growth objectives in consumer lending by significantly improving...

...resulting in redundant operating functions and a turnaround time of one to two hours. With **CreditRevue**, the lending process will be streamlined

so that users are moved logically from one activity...

...next as tasks are completed.

Once an application is received and entered into the system, **CreditRevue** automatically dials into a credit bureau to request information on an applicant. Using bank-defined...

...or denial decision.

Citizens Bank will enhance the lending process with tier pricing, by which **CreditRevue** will automatically grade lending applications according to specific credit criteria.

Additionally, **CreditRevue** will be interfaced with collateral lending databases used to determine the value of cars. After...

...of new and used vehicles on lending agents screens, aiding the decision making process.

With **CreditRevue**, the bank expects to cut its turnaround time in half, which will likely result in...

...Mr. Long. He added that while costs savings was not a primary objective when installing **CreditRevue**, the system will help the bank save money by enabling it to grow its consumer...

...service and tele-sales calls. Eventually, they will be linked between the call center and **CreditRevue** so that when customers call in to submit loan application information, the tele-sales system will automatically pass that information to **CreditRevue**, speeding the origination process. The bank is also exploring other service distribution options, such as...

21/3,K/40 (Item 13 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00296100 (USE FORMAT 7 FOR FULLTEXT)  
**Using call centers to push more product lines**  
Bosco, P  
Bank Systems & Technology, v33, n9, p58, Sep 1996 DOCUMENT TYPE: Journal  
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 00369

... be the front end to credit processing software such as the company's core product, **CreditRevue**. Rooted in open systems technology, CMSI products are portable across all versions of Unix and...

21/3,K/41 (Item 14 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00294874  
**Citizens uses software to automate its loan process**  
Anonymous  
Credit Risk Management Report, v6, n19, p3, Sep 23, 1996 DOCUMENT TYPE:  
Newsletter Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:  
Abstract

...ABSTRACT: its lending process to decrease turnaround time on lending decisions and support its growth with **CreditRevue**, from Credit Management Solutions Inc. **CreditRevue** is an off-the-shelf product that can be customized to a bank's internal...

**21/3,K/42 (Item 15 from file: 268)**  
DIALOG(R)File 268:Banking Information Source  
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00274410 (USE FORMAT 7 FOR FULLTEXT)

**Knowing the score**

Lawson, James C

US Banker, v105, n11, p61-65, Nov 1995 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02020

... MD-based firm's new small business system--InCredit --resembles an existing consumer product, called **CreditRevue** . InCredit accesses both business and consumer credit bureaus to help establish a complete picture of...

**21/3,K/43 (Item 16 from file: 268)**  
DIALOG(R)File 268:Banking Information Source  
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00269046

**"Supercommunity" bank in Pennsylvania provides exceptionally quick results on consumer car loans**

Anonymous

Michigan Banker, v7, n8, p27, Aug 1995 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: Harrisburg, Pennsylvania. Dauphin Deposit Bank and Trust Co. is implementing a loan application software system - **CreditRevue** , developed by Credit Management Solutions Inc. - that cross references credit histories and car values within...

**21/3,K/44 (Item 17 from file: 268)**  
DIALOG(R)File 268:Banking Information Source  
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00265954 (USE FORMAT 7 FOR FULLTEXT)

**A farewell to the mainframe?**

Britt, Phil

America's Community Banker, v4, n6, p17-20, Jun 1995 DOCUMENT TYPE:

Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02815

... according to DeFrancesco. It's hardware independent.  
Financial institutions, such as NationsBank, use CMSI's **CreditRevue** and CrossSell software to take information at the branch level, fax it to a central...

**21/3,K/45 (Item 18 from file: 268)**  
DIALOG(R)File 268:Banking Information Source  
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00256113

**Application processing system cuts costs for auto financing company**

Anonymous

Financial Services Report, v12, n4, p8, Feb 15, 1995 DOCUMENT TYPE:

Newsletter Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract

...ABSTRACT: Enterprises Inc., recently entered into an agreement with Credit Management Solutions Inc. to use its **CreditRevue** system, which does application processing and credit evaluation. While **CreditRevue** will automate TFC's credit processing, the company also plans to implement an in-house...

**21/3,K/46 (Item 19 from file: 268)**

DIALOG(R)File 268:Banking Information Source  
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00251846 (USE FORMAT 7 FOR FULLTEXT)

**Credit analysis reaches a crossroads**

Iida, Jeanne

Bank Technology News, v7, n11, p1,28+, Nov 1994 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract  
Fulltext

WORD COUNT: 01913

... scoring is the technology that's been tapped to fit that bill. Since installing the **CreditRevue** system from CMSI, loan volume at the division, which grants between \$300 million and \$350...

...They don't have to staff up whenever they hit peak business times."  
CMSI's **CreditRevue** calls credit bureaus for reports, and filters information from the reports to a scorecard designed...

...volume businesses supplied by Fair, Isaac. The scorecard comes up with a score, and the **CreditRevue** system recommends a decision based on that score.

The CMSI system "presents information in a...

**21/3,K/47 (Item 20 from file: 268)**

DIALOG(R)File 268:Banking Information Source  
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00251368

**Putting the indirect lending pedal to the metal**

Anonymous

Credit Risk Management Report, v4, n24, p4-5, Dec 5, 1994 DOCUMENT TYPE:  
Newsletter Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:  
Abstract

ABSTRACT: When U.S. Bancorp purchased CMSI's **CreditRevue** system, the company's loan approval time dropped from 44 minutes to 15 minutes. **CreditRevue** allows US Bancorp to pinpoint accountability directly to an underwriter.

**21/3,K/48 (Item 21 from file: 268)**

DIALOG(R)File 268:Banking Information Source  
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00248789

**Scoring the credit scorers**

Rovig, Ronald

Bank Technology News, v7, n7, p24-25, Jul 1994 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: Acaps III from American Management Systems Inc., 5.



Ginger Roberts - Search Report

CreditDesk from Fair, Isaac Co., and 6. **CreditRevue** from Credit Management Solutions Inc.

**21/3,K/49 (Item 22 from file: 268)**  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00247471

**NationsBank stems tide of dealer financing with new system**

Anonymous

Credit Risk Management Report, v4, n8, p2-3, Apr 25, 1994 DOCUMENT TYPE:  
Newsletter Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:  
Abstract

...ABSTRACT: lending. To do so required a move into 2nd generation automation, and the bank chose **CreditRevue**, a system offered by Credit Management Solutions Inc.

**21/3,K/50 (Item 23 from file: 268)**  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00102555

**Consumer financial services: TeleLoan credited with boosting thrift's loan volume by 50%**

Atkinson, Bill

American Banker, p8, Sep 22, 1988 LANGUAGE: English RECORD TYPE:  
Abstract

...PRODUCT/INDUSTRY NAMES: **Creditrevue**

**21/3,K/51 (Item 24 from file: 268)**  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00099493

**Technology today: loan-by-phone software hits the market**

Kutler, Jeffrey

American Banker, p8, Nov 9, 1988 LANGUAGE: English RECORD TYPE:  
Abstract

...ABSTRACT: was introduced in June 1987, the thrift's consumer loan volume has jumped 50%. The **CreditRevue** software enables banks to approve loan applications over the phone in 15 minutes.

...PRODUCT/INDUSTRY NAMES: **Creditrevue**

**21/3,K/52 (Item 25 from file: 268)**  
DIALOG(R)File 268:Banking Information Source  
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00092912

**The automated banker: grand marshals of the bank new product parade**

Violano, Michael

Bankers Monthly, v106, n3, p57-61, Mar 1989 LANGUAGE: English  
RECORD TYPE: Abstract

...PRODUCT/INDUSTRY NAMES: **Creditrevue**

21/3,K/53 (Item 26 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00091507

**Perpetual Savings speeds up credit processing (CMSI's CreditRevue)**  
Anonymous  
Consumer Lending Report, v22, n6, p3+, Apr 1989 LANGUAGE: English  
RECORD TYPE: Citation

**Perpetual Savings speeds up credit processing (CMSI's CreditRevue)**

21/3,K/54 (Item 27 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00091452

**Credit approval: Perpetual Savings speeds up credit processing**  
Anonymous  
Consumer Lending Report, v22, n6, p3,6, Apr 1989 LANGUAGE: English  
RECORD TYPE: Abstract

ABSTRACT: Perpetual savings Bank (Alexandria, VA) utilizes a system ( **CreditRevue** ) which expedites the loan approval process. According to John Walsh, senior vice president, some loan...  
PRODUCT/INDUSTRY NAMES: **Creditrevue**

21/3,K/55 (Item 28 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00085008

**New products: CMSI's Faxback enhancement for Creditrevue system saves lenders time with credit decisions**  
Jones, Michael W.; Yao, Margaret A.  
Financial Services Report, v6, n15, p8, Jul 19, 1989 DOCUMENT TYPE:  
Newsletter Article LANGUAGE: English RECORD TYPE: Abstract

**New products: CMSI's Faxback enhancement for Creditrevue system saves lenders time with credit decisions**

ABSTRACT: Credit Management Solutions, Inc. has developed the FAXBACK enhancement for its **CreditRevue** credit management system. When a lender using the **CreditRevue** system accepts an application, the system accesses one of a number of credit bureaus, assesses...  
...PRODUCT/INDUSTRY NAMES: **Creditrevue**

21/3,K/56 (Item 29 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00082415

**What's new in...consumer lending software**  
Anonymous  
Bank Operations Report, v19, n4, p8, Sep 1989 LANGUAGE: English  
RECORD TYPE: Abstract

ABSTRACT: Credit Management Solutions, Inc. has added Faxback to its

**CreditRevue** system, allowing loan decisions and other credit documents to be transmitted to any fax machine...

...PRODUCT/INDUSTRY NAMES: **Creditrevue** ;

21/3,K/57 (Item 30 from file: 268)

DIALOG(R)File 268:Banking Information Source

(c) 1999 Bell & Howell. All rts. reserv.

00076694

**Operations and technology: loans by phone show promise**

Cohen, Jeff

Southern Banker, v172, n1, p10-11, Jan 1990 LANGUAGE: English

RECORD TYPE: Abstract

...ABSTRACT: VA) offers 15 minute approvals for consumer loans with its TeleLoan program. TeleLoan operators use **CreditRevue** software to evaluate requests, with loans being referred to analysts if the request amount is...

...PRODUCT/INDUSTRY NAMES: **Creditrevue**

21/3,K/58 (Item 31 from file: 268)

DIALOG(R)File 268:Banking Information Source

(c) 1999 Bell & Howell. All rts. reserv.

00068008

**Computers & operations: phone services boost customer convenience**

Anonymous

ABA Banking Journal, v82, n6, p71,73, Jun 1990 LANGUAGE: English

RECORD TYPE: Abstract

...PRODUCT/INDUSTRY NAMES: **Creditrevue**

21/3,K/59 (Item 32 from file: 268)

DIALOG(R)File 268:Banking Information Source

(c) 1999 Bell & Howell. All rts. reserv.

00051396

**Washington bank automates loan application process**

Anonymous

Users' Guide to Financial Technology, p1,6, Apr 15, 1991 LANGUAGE:

English RECORD TYPE: Abstract

ABSTRACT: Riggs National Bank (DC) has automated its loan application process with **CreditRevue** from CMSI Inc. The software has reduced staffing costs by 20%, improved service, and expedited loan application processing. Perpetual Savings Bank (McClean, VA) was the first to use **CreditRevue** in 1988. The bank uses the software in conjunction with its TeleLoan program. As a result, it has increased the loan decision process time and created a paperless operation. **CreditRevue** costs between \$40,000 and \$100,000.

PRODUCT/INDUSTRY NAMES: **Creditrevue**

21/3,K/60 (Item 33 from file: 268)

DIALOG(R)File 268:Banking Information Source

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00051162

**Technology & operations: don't make choices automatically**

Anonymous

Retail Banking Manager, p2, Apr 22, 1991 LANGUAGE: English  
RECORD TYPE: Abstract

...ABSTRACT: drop of 20% in staffing costs, as well as enhanced customer service, after it installed **CreditRevue** software from CMSI Inc. The software automates credit processing. Perpetual Savings Bank (McLean, VA) restricts...

PRODUCT/INDUSTRY NAMES: **Creditrevue**

**21/3,K/61 (Item 34 from file: 268)**

DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00022571

**Technology/operations news: Creditrevue gets telemarketing feature**

Sullivan, Deidre

American Banker, p3, Sep 1, 1992 LANGUAGE: English RECORD TYPE:  
Abstract

**Technology/operations news: Creditrevue gets telemarketing feature**

ABSTRACT: Credit Management Solutions Inc.'s new Crosssell module (part of its **Creditrevue** loan processing software) allows telemarketers to pull up background information on prospects that includes a...

PRODUCT/INDUSTRY NAMES: **Creditrevue ;**

**21/3,K/62 (Item 35 from file: 268)**

DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00020481

**Management strategies: consumer banking: auto loans: NationsBank takes aim at GM, Ford, and Chrysler**

Sullivan, Deidre

American Banker, p3A, Oct 19, 1992 LANGUAGE: English RECORD TYPE:  
Abstract

...ABSTRACT: service. The division has its own computers and an automated approval and funding system called **Creditrevue** , allowing application processing in an average of 30 minutes. Dealers are courted by a 45...

PRODUCT/INDUSTRY NAMES: **Creditrevue**

**21/3,K/63 (Item 36 from file: 268)**

DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00017818

**Credit management/credit management products**

Law, Marilyn

Bank Automation Quarterly, v17, n4, p27-28,30-33, Dec 1992 LANGUAGE:  
English RECORD TYPE: Abstract

...ABSTRACT: 386 IBM compatible or a multiuser system, automates application processing and enables comprehensive management control. **CreditRevue** , a product from Credit Management Solutions, Inc. that runs on a variety of midrange computers...

...data entry and credit scoring. The Dealer Financial Services division

Ginger Roberts - Search Report

of NationsBank (Greensboro, NC) finds **CreditRevue** easy to use and looks forward to consolidated reporting capabilities. A sampling of credit management...

...PRODUCT/INDUSTRY NAMES: **Creditrevue**

21/3,K/64 (Item 37 from file: 268)

DIALOG(R)File 268:Banking Information Source

(c) 1999 Bell & Howell. All rts. reserv.

00015150

**Lowly fax leads banks to new mortgage markets**

Costanzo, Chris

Bank Technology News, v6, n1, p1,12-14, Jan 1993 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract

...PRODUCT/INDUSTRY NAMES: **Creditrevue**

21/3,K/65 (Item 1 from file: 609)

DIALOG(R)File 609:Bridge World Markets News

(c) 1999 Bridge. All rts. reserv.

6943132

18565

**FULL: DAIMLERCHRYSLER UNIT TO USE CREDIT MGMT AUTOMATION TECH**

DATE: November 18, 1999 13:07 E.T. WORD COUNT: 1107

Bridge World Markets News\_1989-1999/Dec 31

...37 states.

debis is installing CMSI's suite of credit automation tools, including the patented **CreditConnection** service that electronically links dealers to funding

sources nationwide; LenderLink, an adjunct service that lets **CreditConnection**

participants exchange loans; and **CreditRevue**, a credit origination system.

Brian Reed, Managing Director of debis Financial Services, Inc. said his ...

...position debis as a premier service provider in the indirect auto financing industry.

"CMSI's **CreditRevue** gives us the ability to provide faster application turnaround time as well as to more accurately track risk. **CreditRevue** will help debis enhance consistency and service to our dealer base," said Reed. "We are...

...on the performance of each program, each dealer and each dealer group." debis is installing:

**CreditRevue**, CMSI's flagship product, a credit origination system

that automates and speeds the processing and decision making

associated with all types of consumer and small business loans.

**CreditConnection**, the online lending service operated through CMSI's

subsidiary, Credit Connection, Inc. **CreditConnection** links

automobile dealers to a network of lenders throughout the United States and Canada. It...

...and receive decisions quickly.

LenderLink, an electronic network that allows lenders who are part

of **CreditConnection** to buy and sell loans.

"CMSI recognizes the importance of managing risk with scalable, open systems like **CreditRevue** ," said Scott L. Freiman, President and CEO of CMSI.

"Whether a lender links electronically to dealers using CMSI's patented **CreditConnection** network and service as more than a score of lenders do today, or they maintain proprietary links to dealers originating loans, **CreditRevue** provides valuable automation tools that help improve the profitability of their credit portfolios."

About CMSI...

...e-commerce products and services are built around its CreditOnline Internet gateway and its patented **CreditConnection** technology (www. **creditconnection** .com), which links credit originators such as automobile dealers and borrowers with an extensive network of leading prime and non-prime lenders. **CreditRevue** , **CreditConnection** , CreditOnline, and LenderLink are trademarks or registered trademarks of Credit Management Solutions, Inc.

About debis...

...can be found on CMSI's Web  
Sites: <http://www.cmsinc.com> and <http://www.creditconnection.com>

This press release contains forward-looking statements. All forward-looking statements involve risks and...

21/3,K/66 (Item 2 from file: 609)  
DIALOG(R)File 609:Bridge World Markets News  
(c) 1999 Bridge. All rts. reserv.

6712457 21806  
FULL: CREDIT MGMT SOLUTIONS NAMES SCOTT FREIMAN PRES, CEO

DATE: September 23, 1999 17:55 E.T. WORD COUNT: 1158

Bridge World Markets News\_1989-1999/Dec 31

...its partners. The Company's e-commerce products and services are built around its patented **CreditConnection** (R) technology, which links borrowers and credit originators such as automobile dealers to the industry...

21/3,K/67 (Item 3 from file: 609)

DIALOG(R)File 609:Bridge World Markets News  
(c) 1999 Bridge. All rts. reserv.

6490793 18912  
**FULL: CARSMART.COM LAUNCHES AUTO FINANCING RESOURCE**

DATE: July 23, 1999 15:36 E.T. WORD COUNT: 1119

Bridge World Markets News\_1989-1999/Dec 31

...The alliance interfaces LendingTree's online loan center and proprietary filtering technology with CMSI's **CreditConnection** (R) through CMSI's CreditOnline(R) Internet gateway. LendingTree's filtering technology matches a car...

...with appropriate lenders and allows these lenders to compete for a consumer's business. The **CreditConnection** network, which electronically transmits credit applications directly into a lender's loan origination system, can...

...of minutes.

"CarSmart's growing customer base represents incremental prequalified business for lenders on the **CreditConnection** network," said Peter M. Leger, President and CEO of CMSI. "This relationship is another ...

...commerce products and services are built around its CreditOnline(R) Internet gateway and its patented **CreditConnection** (R) technology (<http://www.creditconnection.com>), which links credit originators such as automobile dealers and borrowers with an extensive network...

...800-758-5804, ext. 120692/

/Web site: <http://www.lendingtree.com/>

/Web site: <http://www.creditconnection.com/>

/Web site: <http://www.carsmart.com/>

/Web site: <http://www.cmsinc.com/>  
End

For...

21/3,K/68 (Item 4 from file: 609)  
DIALOG(R)File 609:Bridge World Markets News  
(c) 1999 Bridge. All rts. reserv.

6485015 17590  
**FULL: CHARTER ONE FINCL TO START CREDIT MGMT'S CREDIT AUTO PDT**

DATE: July 22, 1999 12:37 E.T. WORD COUNT: 416

Bridge World Markets News\_1989-1999/Dec 31

...York--Jul 22--Charter One Financial Inc. picked Credit Management Solutions Inc.'s CMSI's **CreditRevue** , an application processing software, for its consumer lending operation and non-prime home equity lending...

...inserted at the end:

Charter One Financial Selects CMSI's Credit Automation Solutions;

CMSI's **CreditRevue** to Play Key Role in Loan Origination

ANNAPOLIS JUNCTION, Md., July 22 -- CREDIT MANAGEMENT SOLUTIONS...

...SMALL BUSINESS CREDIT ANALYSIS, TODAY ANNOUNCED THAT CHARTER ONE FINANCIAL, INC. HAS SELECTED CMSI'S **CREDITREVUE** (R) APPLICATION PROCESSING SOFTWARE.

Charter One Financial, Inc. is the parent company of Charter One...

21/3,K/69 (Item 5 from file: 609)  
DIALOG(R)File 609:Bridge World Markets News  
(c) 1999 Bridge. All rts. reserv.

6268282 22082  
FULL: CMSI, ADVENT RESOURCES ENTER INSTANT AUTO FINANCING PACT

DATE: May 24, 1999 17:41 E.T. WORD COUNT: 1058

Bridge World Markets News\_1989-1999/Dec 31

... COMBINES TRADITIONAL FINANCE AND INSURANCE (F&I) CAPABILITIES FROM ADVENT RESOURCES, INC. WITH CMSI'S **CREDITCONNECTION** (R) ONLINE NETWORK SERVICE FOR INSTANTLY PROCESSING AUTOMOTIVE LOAN AND LEASE APPLICATIONS. ADVENT RESOURCES WILL...

...logs, fax application information and wait hours for their lenders to return credit decisions. The **CreditConnection** system will provide real-time decisions from lenders that support automatic decisioning," he said.

Designed as a credit application entry and routing system, the patented **CreditConnection** service effectively reduces the time needed to process and decision a consumer automotive credit application from a few hours to just a few minutes. Through the integration of **CreditConnection** with the Advent F&I system, dealers will enter information for financing applications once, then...

... and lease application information for new and/or used cars will be copied to the **CreditConnection** system from the dealership's Advent system. **CreditConnection** , with its online capabilities, routes the application information electronically to the lenders that a dealer...

...said, "We're pleased that Advent Resources has chosen to partner with us to offer **CreditConnection** as an



integrated solution within its F&I system. Our technology is in line with  
...

...bringing efficiencies to its customers through the  
development and delivery of high-value technology. Increasingly,  
**CreditConnection** is emerging as the standard for electronic application  
submission in the automotive industry."

Over twenty major indirect automobile lenders are already on the  
**CreditConnection** system, including: AmeriCredit Financial Services, Inc.,  
Bank  
of America, Bank of Montreal Automotive Financial Services...

...Bank.

Ed Estes, president of First Honda, Simi Valley, Calif., said, "We have  
been  
a **CreditConnection** subscriber and we are a client of Advent's using its  
Sales  
System. We are excited to hear that Advent and **CreditConnection** have  
partnered  
to offer an integrated system. We want to be the first dealership to...

...company's e-commerce and Internet commerce products and services are  
built around its patented **CreditConnection** (R) technology, which links  
credit  
originators, such as automobile dealers, with an extensive network of...

21/3,K/70 (Item 6 from file: 609)  
DIALOG(R)File 609:Bridge World Markets News  
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6251618 23272  
FULL: CREDIT MANAGEMENT SOLUTIONS NAMES LEGER CEO

DATE: May 19, 1999 15:29 E.T. WORD COUNT: 966

Bridge World Markets News\_1989-1999/Dec 31

... Company's e-commerce and Internet commerce products and services are  
built  
around its patented **CreditConnection** (R) technology, which links credit  
originators such as automobile dealers and borrowers with an extensive...

21/3,K/71 (Item 7 from file: 609)  
DIALOG(R)File 609:Bridge World Markets News  
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6094188 19697  
FULL: M&I DATA SVCS TO USE CREDIT MANAGEMENT SOLUTIONS SOFTWARE

DATE: April 06, 1999 12:51 E.T. WORD COUNT: 1035

Bridge World Markets News\_1989-1999/Dec 31

...MANAGEMENT SOLUTIONS, INC. (CMSI) ANNOUNCED TODAY THAT M&I DATA  
SERVICES HAS SELECTED CMSI'S **CREDITREVUE** (R) 2000 SOFTWARE AS AN INTEGRAL  
COMPONENT OF ITS NEW CONSUMER LENDING SOLUTION: CREDIT SERVICES.

**CREDITREVUE** 2000 IS A COMPREHENSIVE AND FLEXIBLE CREDIT AUTOMATION

SOLUTION  
FOR SERVICE BUREAU PROVIDERS. IT OFFERS...

...leading provider of outsourcing services for financial institutions, M&I DATA SERVICES PLANS TO COMBINE **CREDITREVUE** 2000 WITH ITS PROPRIETARY PRODUCTS, INCLUDING **BANKERINSIGHT(TM)**, **DATA WAREHOUSE** AND THE M&I INTEGRATED...

...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is a credit origination and processing system that automates and speeds the processing and decisioning of all types of consumer and small business loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, TranSouth, Wachovia, WFS Financial, and Nellie Mae, among others. Through its subsidiary, Credit Connection, Inc., CMSI operates the **CreditConnection** (R), a combined electronic network and service which electronically connects credit originators with multiple financing...

21/3,K/72 (Item 8 from file: 609)  
DIALOG(R)File 609:Bridge World Markets News  
(c) 1999 Bridge. All rts. reserv.

5555089 13451  
**CANADA'S ROYAL BANK BEGINS INDIRECT LENDING VIA AUTO DEALERS**

DATE: September 08, 1998 10:14 E.T. WORD COUNT: 149

Bridge World Markets News\_1989-1999/Dec 31

...dealership rather than at a bank branch. Financial terms of the deal were not disclosed.

**CreditRevue** automates the indirect lending process by retrieving credit reports, booking loans and printing loan checks. It also provides loan analysis and risk management capabilities, CMSI said.

**CreditRevue** will also allow Royal Bank to provide automobile dealers with a lending decision in 2...

21/3,K/73 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04560010  
**CREDIT MANAGEMENT SOLUTIONS SCORES WITH DAIMLERCHRYSLER**  
CREDIT RISK MANAGEMENT REPORT  
December 13, 1999 VOL: 9 ISSUE: 24 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 70 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...than  
1,400 automobile dealers. The company, located in Roanoke, Texas,  
will use CMSI's **CreditRevue** to track risk with higher consistency,  
officials say. (Nancy Weil, CMSI, 800/777-2674, ext...

**21/3,K/74 (Item 2 from file: 267)**

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04554680

**SCOREBOARD**

CREDIT RISK MANAGEMENT REPORT

August 9, 1999 AGE VOL: 9 ISSUE: 15 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 519 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...One, one of the top  
five thrifts with assets of \$24 billion, is using the **CreditRevue**  
software to support its direct consumer lending operation and its non-  
prime home equity lending subsidiary. Charter One officials say they  
have seen reduced costs using **CreditRevue** in their indirect auto  
lending subsidiary. (Nancy Weil, CMSI, 800/777-2674.)

Data Link Allows...

**21/3,K/75 (Item 3 from file: 267)**

DIALOG(R)File 267:Finance & Banking Newsletters  
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04549391

**TECHNOLOGY SCOREBOARD**

CREDIT RISK MANAGEMENT REPORT

May 3, 1999 MANAGE VOL: 9 ISSUE: 8 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 513 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...Management Solutions [CMSS] of Annapolis Junction, Md.,  
is providing M&I Data Services with its **CreditRevue** 2000 software.  
The computer program will constitute part of M&I's consumer lending  
services named Credit Services. **CreditRevue** 2000 offers underwriting  
and credit control, portfolio performance, and the ability to make  
credit decisions...

**21/3,K/76 (Item 4 from file: 267)**

DIALOG(R)File 267:Finance & Banking Newsletters  
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04539688

**TECHNOLOGY CORNER**

CREDIT RISK MANAGEMENT REPORT

October 5, 1998 GE VOL: 8 ISSUE: 19 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

Ginger Roberts - Search Report

LANGUAGE: ENGLISH

WORD COUNT: 489

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...TFS services include origination leases, underwriting credit applications, and booking and servicing leases through termination. **CreditRevue** Maestro system provides the link to consumer credit bureaus and Dun & Bradstreet, calculates and sums...

21/3,K/77 (Item 5 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

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00029960

**INDUSTRY BRIEFS**

CREDIT RISK MANAGEMENT REPORT

August 11, 1997 VOL: 7 ISSUE: 15 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 509

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...Sacramento, Calif., the auto lending division of The Money Store, is buying Credit Connection and **CreditRevue**, another CMSI product, to automate its origination and pro-cessing of its non-prime auto...

...auto dealers to reroute loan applications to lenders online through CMSI's central host computer. **CreditRevue**, a credit processing automation and risk man-agement system, automates loan analysis and approvals, including...

21/3,K/78 (Item 6 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

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00021804

**CREDIT MANAGEMENT SOLUTIONS INC.**

Stephen Lacey

IPO Aftermarket

January 27, 1997 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 463

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

...decisioning and facilitating compliance with federal and state regulatory requirements. The company's core product, **CreditRevue**, analyzes credit applications by accessing third-party credit bureau reports, consulting the lending institution's...

...loan guidelines and incorporating the loan "scorecards" used by lending institutions.

Risk Factors:

Dependence on **CreditRevue** Product Line: License fees, maintenance fees and third-party computer hardware sales associated with licenses and installation of **CreditRevue** accounted for virtually all of the company's

revenues through Sept. 30, 1996.

...

TEXT:

...decisioning and facilitating compliance with federal and state regulatory requirements. The company's core product, **CreditRevue**, analyzes credit applications by accessing third-party credit bureau reports, consulting the lending institution's...

...loan guidelines and incorporating the loan "scorecards" used by lending institutions.

Risk Factors:

Dependence on **CreditRevue** Product Line: License fees, maintenance fees and third-party computer hardware sales associated with licenses and installation of **CreditRevue** accounted for virtually all of the company's revenues through Sept. 30, 1996.

Dependence on...

COMPANY NAMES (DIALOG GENERATED): Credit Management Solutions ;  
**CreditRevue** Product Line ; Financial Data ; Friedman Billings Ramsey & Co  
Inc ; Unterberg Harris

21/3,K/79 (Item 7 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters  
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00003360

**KEYCORP SYSTEM HELPS PROCESS APPLICATIONS**

CREDIT RISK MANAGEMENT REPORT

April 21, 1996 VOL: 7 ISSUE: 7 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 417

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...the loan already

will be on file but it will be detected earlier, says Costantino.

**CreditRevue** clients include NationsBank [NB] and Wells Fargo . (Nancy Weil, CMSI, 800/777-2674, Marshall Costantino...

21/3,K/80 (Item 8 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters  
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00002437

**SPECIAL REPORT: GOING PUBLIC OFFERS PROFITS, OBSTACLES**

TREASURY MANAGER'S REPORT

November 8, 1996 VOL: 4 ISSUE: 23 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 605

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...announce an initial public

offering (IPO), markets credit processing software and is best known for **CreditRevue**, its credit processing automation system.

But analysts caution that not every company is well-suited...

...t a company whose products are fully tested yet," says Greif, noting that one product, **CreditConnection**, was just introduced in July.  
If Greif had been the underwriter on the offering, he...

21/3,K/81 (Item 9 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2000 The Dialog Corp. All rts. reserv.

00002216  
**CITIZENS ADDS CREDITREVUE.**  
BANK AUTOMATION NEWS  
October 16, 1996 VOL: 8 ISSUE: 20 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 98 RECORD TYPE: FULLTEXT

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**CITIZENS ADDS CREDITREVUE.**

Citizens Bank is upgrading its consumer lending operations by installing **CreditRevue**, a credit processing automation system developed by Credit Management Solutions Inc.

TEXT:

Citizens Bank is upgrading its consumer lending operations by installing **CreditRevue**, a credit processing automation system developed by Credit Management Solutions Inc. (CMSI), Columbia, Md.  
The...

...as credit cards and direct lending. Representatives of the bank, based in Laurel, Md., say **CreditRevue** will significantly improve customer service and turnaround time on loan decisions for its entire consumer...

21/3,K/82 (Item 10 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2000 The Dialog Corp. All rts. reserv.

00001977  
**NATIONSBANK STREAMLINES APPLICATIONS**  
CREDIT RISK MANAGEMENT REPORT  
September 23, 1996 VOL: 6 ISSUE: 19 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 127 RECORD TYPE: FULLTEXT

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TEXT:

...on the lending agent's screen. Credit Connection is an enhancement to the bank's **CreditRevue** system (CRMR, April 25, 1994, p. 2).  
The bank also is adding an automatic decision...

21/3,K/83 (Item 11 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2000 The Dialog Corp. All rts. reserv.

00001139  
**CREDIT RISK MANAGEMENT REPORT Short Takes ...**

CREDIT RISK MANAGEMENT REPORT

June 17, 1996 VOL: 6 ISSUE: 12 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 107 RECORD TYPE: FULLTEXT

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...Bank, of San Francisco, is using Columbia, Md.- based Credit  
Management Solutions Inc.'s (CMSI) **CreditRevue** credit processing  
automation system to support its

TEXT:

...Bank, of San Francisco, is using Columbia, Md.-  
based Credit Management Solutions Inc.'s (CMSI) **CreditRevue** credit  
processing automation system to support its automobile finance  
operations. The bank also licensed CMSI...

21/3,K/84 (Item 1 from file: 18)  
DIALOG(R)File 18:Gale Group F&S Index(R)  
(c) 2000 The Gale Group. All rts. reserv.

03290761 Supplier Number: 54034864  
**CMSI Receives Patent on CreditConnection(R) Network and Service.**  
PR Newswire, p0676  
March 8, 1999  
Language: English Record Type: Citation  
Document Type: Newswire; Trade

**CMSI Receives Patent on CreditConnection(R) Network and Service.**

21/3,K/85 (Item 2 from file: 18)  
DIALOG(R)File 18:Gale Group F&S Index(R)  
(c) 2000 The Gale Group. All rts. reserv.

01929183 Supplier Number: 43272774  
**Creditrevue Gets Telemarketing Feature**  
American Banker, p3  
Sept 1, 1992  
ISSN: 0002-7561  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

**Creditrevue Gets Telemarketing Feature**

ABSTRACT:

...automated loan-processing software. Known as Crossell, this and other  
enhancements are part of the **Creditrevue** software. The new module permits  
a user of **Creditrevue** to peruse a database of customers and zero in on a  
particular office for a financial product or service. Via a link to  
**Creditrevue**, the module combines loan activity data pertaining to a  
certain customer. ...

21/3,K/86 (Item 3 from file: 18)  
DIALOG(R)File 18:Gale Group F&S Index(R)  
(c) 2000 The Gale Group. All rts. reserv.

01195148 Supplier Number: 40868959  
**CMSI's Faxback Enhancement For Creditrevue System Saves Lenders Time With  
Credit Decisions**

Financial Services Report, v6, n15, p8  
July 19, 1989  
ISSN: 0894-7260  
Language: English Record Type: Citation  
Document Type: Newsletter; Trade

**CMSI's Faxback Enhancement For Creditrevue System Saves Lenders Time With Credit Decisions**

21/3,K/87 (Item 4 from file: 18)  
DIALOG(R)File 18:Gale Group F&S Index(R)  
(c) 2000 The Gale Group. All rts. reserv.

01063445 Supplier Number: 40568386  
**Perpetual teams up with software firm for product marketing**  
Washington Business Journal, p7  
Nov 7, 1988  
ISSN: 0737-3147  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

**ABSTRACT:**

...automated credit processing software with developer Credit Management Solutions under a partnership. Perpetual adopted the **CreditRevue** credit processing system in 6/88, and reports that its consumer loan volume rose by...

21/3,K/88 (Item 5 from file: 18)  
DIALOG(R)File 18:Gale Group F&S Index(R)  
(c) 2000 The Gale Group. All rts. reserv.

01039818 Supplier Number: 40519353  
**Perpetual rings up more loans by turning to call-in lending**  
Washington Business Journal, p10  
Sept 26, 1988  
ISSN: 0737-3147  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

**ABSTRACT:**

...charged \$125,000 for the TeleLoan system. Credit Management has developed a software package, called **CreditRevue**, designed to review and approve loans instantly. The system will greatly reduce paper flow, open...

21/3,K/89 (Item 1 from file: 608)  
DIALOG(R)File 608:KR/T Bus.News.  
(c)2000 Knight Ridder/Tribune Bus News. All rts. reserv.

06586719 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The Washington Times Contracts, Licenses & Orders Column**  
The Washington Times  
September 07, 1998  
DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH  
WORD COUNT: 458

...TEXT: has entered into a \$2.1 million license agreement with AT&T for CMSI's **CreditRevue** credit-origination software. AT&T will use the system for the credit evaluation of commercial...



21/3,K/90 (Item 1 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02929792 SUPPLIER NUMBER: 58275541 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**New Online Auto Financing Resource Powered by Bank One and CMSI;  
Auto-decisioning Capability Enables CarsDirect.com Customers to Apply and  
Get Approved Online - In Seconds.**  
PR Newswire, 4273  
Dec 16, 1999  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 723 LINE COUNT: 00065

... after approval.  
The completed application form will be transmitted over the Internet  
and CMSI's **CreditConnection** network and delivered directly into Bank  
One's credit processing system by CMSI's CreditOnline...

...the application will be analyzed and a decision rendered utilizing Bank  
One's version of **CreditRevue**, a fully automated credit processing system  
also developed by CMSI.

"CMSI's technology has helped...

...e-commerce products and services are built around its CreditOnline  
Internet gateway and its patented **CreditConnection** technology  
(<http://www.creditconnection.com>), which links credit originators such as  
automobile dealers and borrowers with an extensive network of leading prime  
and non-prime lenders. **CreditConnection**, CreditOnline, and **CreditRevue**  
are trademarks or registered trademarks of CMSI.

Press releases and other CMSI information can be...

21/3,K/91 (Item 2 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02904632 SUPPLIER NUMBER: 57620416 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**DaimlerChrysler Unit Selects CMSI for Lending Automation Solutions.**  
PR Newswire, 8299  
Nov 18, 1999  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 668 LINE COUNT: 00066

... 37 states. debis is installing CMSI's suite of credit automation  
tools, including the patented **CreditConnection** service that  
electronically links dealers to funding sources nationwide; LenderLink, an  
adjunct service that lets **CreditConnection** participants exchange loans;  
and **CreditRevue**, a credit origination system.

Brian Reed, Managing Director of debis Financial Services, Inc. said  
his...

...position debis as a premier service provider in the indirect auto  
financing industry.

"CMSI's **CreditRevue** gives us the ability to provide faster  
application turnaround time as well as to more accurately track risk.  
**CreditRevue** will help debis enhance consistency and service to our dealer  
base," said Reed. "We are...

...on the performance of each program, each dealer and each dealer group."  
debis is installing:

\* **CreditRevue**, CMSI's flagship product, a credit origination system  
that automates and speeds the processing and decision making

associated with all types of consumer and small business loans.

\* **CreditConnection**

, the online lending service operated through CMSI's subsidiary, Credit Connection, Inc. **CreditConnection** links automobile dealers to a network of lenders throughout the United States and Canada. It...

...and receive decisions quickly.

\* LenderLink, an electronic network that allows lenders who are part of **CreditConnection** to buy and sell loans.

"CMSI recognizes the importance of managing risk with scalable, open systems like **CreditRevue**," said Scott L. Freiman, President and CEO of CMSI. "Whether a lender links electronically to dealers using CMSI's patented **CreditConnection** network and service as more than a score of lenders do today, or they maintain proprietary links to dealers originating loans, **CreditRevue** provides valuable automation tools that help improve the profitability of their credit portfolios."

About CMSI...

...e-commerce products and services are built around its CreditOnline Internet gateway and its patented **CreditConnection** technology (www.**creditconnection**.com), which links credit originators such as automobile dealers and borrowers with an extensive network of leading prime and non-prime lenders. **CreditRevue**, **CreditConnection**, CreditOnline, and LenderLink are trademarks or registered trademarks of Credit Management Solutions, Inc.

About debis...

...can be found on CMSI's Web Sites: <http://www.cmsinc.com> and <http://www.creditconnection.com>

This press release contains forward-looking statements. All forward-looking statements involve risks and...

21/3,K/92 (Item 3 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02894360 SUPPLIER NUMBER: 57466563 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**CMSI Reports Third Quarter Results.**  
PR Newswire, 0784  
Nov 10, 1999  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 643 LINE COUNT: 00122

... its partners. The company's e-commerce products and services are built around its patented **CreditConnection** (R) technology, which links borrowers and credit originators such as automobile dealers to the industry ...

21/3,K/93 (Item 4 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02846499 SUPPLIER NUMBER: 55846423 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**CMSI Appoints Freiman to President and Chief Executive Officer; Grody Named Chief Operating Officer; McDonnell to Become Chairman Of the Board Following Leger Decision to Leave Company.**  
PR Newswire, 2200

Ginger Roberts - Search Report

Sept 23, 1999

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 817      LINE COUNT: 00071

... its partners. The Company's e-commerce products and services are built around its patented **CreditConnection** (R) technology, which links borrowers and credit originators such as automobile dealers to the industry ...

21/3,K/94      (Item 5 from file: 649)

DIALOG(R) File 649:Gale Group Newswire ASAP(TM)

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02834543      SUPPLIER NUMBER: 55723731      (USE FORMAT 7 or 9 FOR FULL TEXT)

**CarMax Relies on CMSI's CreditConnection(R) Service To Manage its Automotive Financing.**

PR Newswire, 6110

Sept 13, 1999

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 672      LINE COUNT: 00062

**CarMax Relies on CMSI's CreditConnection(R) Service To Manage its Automotive Financing.**

... CarMax, one of the fastest growing retailers in the United States, relies on CMSI's **CreditConnection** service for automotive financing throughout its nationwide chain of auto superstores.

**CreditConnection**, a patented electronic service with a network of lenders nationwide and throughout Canada, is integrated...

...list of cars and trucks that best meets his or her needs, and -- thanks to **CreditConnection** -- get financing decisions in minutes instead of hours.

"**CreditConnection** gives us a tremendous competitive advantage," said Keith Browning, CarMax's Chief Financial Officer. "We...  
...when banks are closed. That's something most of our competitors just can't do."

**CreditConnection** efficiently manages the significant number of transactions generated by CarMax, which has had over 185,000 customers and now sells over \$1billion worth of cars each year. "**CreditConnection** is able to handle our high application volume with no degradation in response time or...

...a reliable, value-added network," Dolan added. "We currently connect to five different lenders through **CreditConnection** and it's easy to make changes and add new lenders. Accessing multiple lenders makes it possible for us to serve the broadest base of customers most efficiently."

In addition, **CreditConnection** provides strategic information to help optimize lending relationships. "We get transaction statistics and other data...

...Internet commerce products and services are built around its CreditOnline(R) Internet gateway and patented **CreditConnection** technology (www.creditconnection.com), which links credit originators, such as automobile dealers, with an extensive network of leading...

21/3,K/95      (Item 6 from file: 649)

DIALOG(R) File 649:Gale Group Newswire ASAP(TM)

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02802794      SUPPLIER NUMBER: 55352450      (USE FORMAT 7 or 9 FOR FULL TEXT)

**CMSI Reports Second Quarter Results.**

PR Newswire, 5905

August 4, 1999

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 642      LINE COUNT: 00120

... its partners. The company's e-commerce products and services are built around its patented **CreditConnection** (R) technology, which links borrowers and credit originators such as automobile dealers to the industry ...

21/3,K/96      (Item 7 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

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02791378      SUPPLIER NUMBER: 55245981      (USE FORMAT 7 or 9 FOR FULL TEXT)

**CarSmart.com Launches Auto Financing Resource Powered by LendingTree and CMSI; CarSmart Loan Center to Offer Consumers Fast, Direct Auto Financing.**

PR Newswire, 7910

July 23, 1999

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 764      LINE COUNT: 00071

... The alliance interfaces LendingTree's online loan center and proprietary filtering technology with CMSI's **CreditConnection** (R) through CMSI's CreditOnline(R) Internet gateway. LendingTree's filtering technology matches a car...

...with appropriate lenders and allows these lenders to compete for a consumer's business. The **CreditConnection** network, which electronically transmits credit applications directly into a lender's loan origination system, can...

...of minutes.

"CarSmart's growing customer base represents incremental prequalified business for lenders on the **CreditConnection** network, " said Peter M. Leger, President and CEO of CMSI. "This relationship is another step...

...commerce products and services are built around its CreditOnline(R) Internet gateway and its patented **CreditConnection** (R) technology ([http://www.creditconnection .com](http://www.creditconnection.com)), which links credit originators such as automobile dealers and borrowers with an extensive network...

21/3,K/97      (Item 8 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

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02790309      SUPPLIER NUMBER: 55233079      (USE FORMAT 7 or 9 FOR FULL TEXT)

**CarSmart.com Launches Auto Financing Resource Powered by LendingTree and CMSI; CarSmart Loan to Offer Consumers Fast, Direct Auto Financing.**

Business Wire, 3425

July 22, 1999

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 703      LINE COUNT: 00065

... The alliance interfaces LendingTree's online loan center and proprietary filtering technology with CMSI's **CreditConnection** (R) through CMSI's CreditOnline(R) Internet gateway. LendingTree's filtering technology matches a car...

...with appropriate lenders and allows these lenders to compete for a consumer's business. The **CreditConnection** network, which electronically transmits credit applications directly into a lender's loan origination system, and...

...of minutes.

"CarSmart's growing customer base represents incremental prequalified business for lenders on the **CreditConnection** network," said Peter M. Leger, president and CEO of CMSI. "This relationship is another step...

...commerce products and services are built around its CreditOnline(R) Internet gateway and its patented **CreditConnection** (R) technology (www.**creditconnection**.com), which links credit originators such as automobile dealers and borrowers with an extensive network...

21/3,K/98 (Item 9 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

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02789736 SUPPLIER NUMBER: 55225795 (USE FORMAT 7 or 9 FOR FULL TEXT)

**Charter One Financial Selects CMSI's Credit Automation Solutions; CMSI's CreditRevue to Play Key Role in Loan Origination.**

PR Newswire, 6941

July 22, 1999

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 430 LINE COUNT: 00041

**Charter One Financial Selects CMSI's Credit Automation Solutions; CMSI's CreditRevue to Play Key Role in Loan Origination.**

TEXT:

...small business credit analysis, today announced that Charter One Financial, Inc. has selected CMSI's **CreditRevue** (R) application processing software.

... institutions in the nation with \$24 billion in assets. Charter One plans to use the **CreditRevue** system to support both its direct consumer lending operation, and its non-prime home equity...

...of our indirect automobile lending subsidiary, Charter One Auto Finance. Since our implementation of the **CreditRevue** system, we have seen benefits such as significant productivity gains, reduced costs and faster turnaround ...

...them achieve their business goals. We look forward to working with them to ensure that **CreditRevue** supports their mission with regard to customer service and business expansion."

About CMSI

Since it...

...Internet commerce products and services are built around its CreditOnline(R) Internet gateway and patented **CreditConnection** (R) technology www.**creditconnection**.com, which links credit originators, such as automobile dealers, with an extensive network of leading...

21/3,K/99 (Item 10 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

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02785940 SUPPLIER NUMBER: 55197652 (USE FORMAT 7 or 9 FOR FULL TEXT)

**Autobytel.com Announces New Consumer-Centric Auto Financing Solution Via Alliance with LendingTree and CMSI.**

PR Newswire, 4836

July 20, 1999

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 1108      LINE COUNT: 00099

... Internet commerce products and services are built around its CreditOnline(R) Internet gateway and patented **CreditConnection** (R) technology (www.creditconnection.com), which links credit originators such as automobile dealers and borrowers with an extensive network...

21/3,K/100      (Item 11 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

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02759647      SUPPLIER NUMBER: 54873443      (USE FORMAT 7 or 9 FOR FULL TEXT)

**Giggo.com Chooses CMSI's Lending Technology to Drive Its One-Stop, Internet Auto Finance Business.**

PR Newswire, 8379

June 14, 1999

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 725      LINE COUNT: 00066

... that its LenderLink(TM) technology -- part of its state-of-the-art lending automation tool, **CreditConnection** (R), has been selected as an underlying technology for Giggo.com, an innovative, new automotive...

...currently available in most states and will be accessible nationwide by year end. CMSI's **CreditConnection** , a patented electronic commerce service with a network of lenders nationwide and throughout Canada, has been selected to provide the loan platform that supports Giggo.com. The LenderLink capability of **CreditConnection** will enable Giggo.com to exchange finance applications and decisions with other lenders on this...

...development and integration of scalable, open systems with best-of-breed electronic commerce services, like **CreditConnection** ."

"Giggo.com is committed to offering superior products and services using state-of-the-art technologies, like **CreditConnection** ," adds Danford. "As Internet-based lending gains broader acceptance, Giggo.com will look to expand...

...Company's e-commerce and Internet commerce products and services are built around its patented **CreditConnection** technology, which links credit originators such as automobile dealers and borrowers with an extensive network...

21/3,K/101      (Item 12 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

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02740169      SUPPLIER NUMBER: 54675869      (USE FORMAT 7 or 9 FOR FULL TEXT)

**CMSI Promotes Peter Leger to CEO Position.**

PR Newswire, 3810

May 19, 1999

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 742      LINE COUNT: 00063

... Company's e-commerce and Internet commerce products and services are built around its patented **CreditConnection** (R) technology, which links

credit originators such as automobile dealers and borrowers with an extensive...

21/3,K/102 (Item 13 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02732431 SUPPLIER NUMBER: 54609403 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**CMSI Reports First Quarter Results.**  
PR Newswire, 7922  
May 11, 1999  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 722 LINE COUNT: 00120

... its partners. The company's e-commerce products and services are built around its patented **CreditConnection** (R) technology, which links borrowers and credit originators such as automobile dealers to the industry ...

21/3,K/103 (Item 14 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02701278 SUPPLIER NUMBER: 54299710 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**M&I Data Services Selects Credit Automation Solutions From CMSI.**  
PR Newswire, 4910  
April 6, 1999  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 596 LINE COUNT: 00056

TEXT:

...Management Solutions, Inc. (CMSI) announced today that M&I Data Services has selected CMSI's **CreditRevue** (R) 2000 software as an integral component of its new consumer lending solution: Credit Services.

**CreditRevue** 2000 is a comprehensive and flexible credit automation solution for service bureau providers. It offers...

...leading provider of outsourcing services for financial institutions, M&I Data Services plans to combine **CreditRevue** 2000 with its proprietary products, including BankerInsight(TM), data warehouse and the M&I Integrated...

...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is a credit origination and processing system that automates and speeds the processing and decisioning of all types of consumer and small business loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, TranSouth, Wachovia, WFS Financial, and Nellie Mae, among others. Through its subsidiary, Credit Connection, Inc., CMSI operates the **CreditConnection** (R), a combined electronic network and service which electronically connects credit originators with multiple financing...

21/3,K/104 (Item 15 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02687914 SUPPLIER NUMBER: 54127314 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**AMS Executive Joins LendingTree to Prepare Network for Increased Loan Demand.**

Business Wire, 1161

March 17, 1999

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 484      LINE COUNT: 00044

... and Credit Management Systems, Inc. (NASDAQ: CMSS), a company that gives LendingTree access to the **CreditConnection** network of leading prime and non-prime automobile lenders.

About LendingTree, Inc.

LendingTree, Inc., founded...

21/3,K/105      (Item 16 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

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02686166      SUPPLIER NUMBER: 54098739      (USE FORMAT 7 or 9 FOR FULL TEXT)

**CMSI Introduces its Powerful New Automated Analysis Solution For Consumer and Small Business Credit Evaluation.**

PR Newswire, 5220

March 15, 1999

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 808      LINE COUNT: 00076

TEXT:

**CreditRevue** (R) Maestro Gives Users Complete Control Over Risk Management

... Solutions, Inc. (Nasdaq: CMSS) today introduced the newest in its suite of credit automation products -- **CreditRevue** Maestro, a robust, state-of-the-art, automated analysis engine for evaluating and decisioning consumer and small business credit applications. Using **CreditRevue** Maestro, financial institutions and other credit providers, such as telecommunications and utility companies, can have...

...the tools they need to control risk and improve the profitability of their credit portfolios.

**CreditRevue** Maestro gives lenders the flexibility to react quickly to market changes and trends and adjust...

...vice president and chief technology officer of CMSI. He added, "With its three-tiered architecture, **CreditRevue** Maestro can deliver this flexibility to any institution, using either our **CreditRevue** solution, or another origination application. Our corporate mission of satisfying our client's credit processing...

...is supported by our technology team's development and integration of scalable, open systems like **CreditRevue** Maestro."

Implemented as a stand-alone credit analysis engine in conjunction with any front-end processing system, **CreditRevue** Maestro allows a lender to keep its existing origination system. Rather than upgrading its entire processing system, a lender may take advantage of adding **CreditRevue** Maestro's rapid decisioning capabilities and quality of credit analysis to improve overall application turnaround time and provide policy consistency throughout the entire credit decisioning process. In addition, **CreditRevue** Maestro can also be integrated as a component of CMSI's standard **CreditRevue** application processing system. Several major financial institutions are in the process of implementing **CreditRevue** Maestro in concert with their installation of the **CreditRevue** system.

The **CreditRevue** Maestro engine consists of five processing modules, each of which performs a unique set of routines users can configure to meet their specific business requirements. For example, **CreditRevue** Maestro's bureau processing module obtains and evaluates the applicant's credit



bureau data; the...

...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, TranSouth, Wachovia, WFS Financial, and Nellie Mae, among others. Through its subsidiary, Credit Connection, Inc., CMSI operates the **CreditConnection** (R), a combined electronic network and service which electronically connects credit originators with multiple financing...

21/3,K/106 (Item 17 from file: 649)  
DIALOG(R) File 649:Gale Group Newswire ASAP(TM)  
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02679930 SUPPLIER NUMBER: 54016855 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**CMSI Reports Fourth Quarter Results.**  
PR Newswire, 9378  
March 5, 1999  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 964 LINE COUNT: 00149

... in early February of this year. In addition, we recently received a patent on our **CreditConnection** (R) network and service which we believe strongly positions us to take advantage of the...

...to major financial institutions, non-bank financial companies and other credit grantors. Its flagship product, **CreditRevue** (R), is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, The Associates, Comerica, Wachovia, and WFS Financial, among others. **CreditConnection** is a combined electronic network and service which connects credit originators with multiple financing sources...

21/3,K/107 (Item 18 from file: 649)  
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02676363 SUPPLIER NUMBER: 53976770 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**LendingTree, Inc. and CMSI Announce Unique Internet Lending Solution For Automobile Financing.**  
PR Newswire, 0431  
March 1, 1999  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1185 LINE COUNT: 00107

**CreditConnection** Network of Leading Automobile Lenders  
CHARLOTTE, N.C., and ANNAPOLIS JUNCTION, Md., March 1 /PRNewswire...

...Inc., the online loan center, and Credit Management Solutions, Inc. (Nasdaq: CMSS), creator of the **CreditConnection** (R) network and service, announced today a strategic alliance to develop the first Web-based...

...for automobile financing by interfacing LendingTree's online loan center and proprietary filtering technology with **CreditConnection** 's network of leading prime and non-prime automobile lenders. LendingTree's filtering technology matches...

...with appropriate lenders and allows these lenders to bid for a consumer's business. The **CreditConnection** network, which electronically transmits credit applications directly into a lender's loan origination system, will...

...automate the vehicle financing process," says Doug Lebda, CEO of LendingTree. "Linking our technology to **CreditConnection**'s vast lender network will enable LendingTree and CMSI to become the leaders in the...

...financing on the Internet from multiple sources 24 hours a day, seven days a week." **CreditConnection** connects credit originators, such as automobile dealers, to the lenders with whom they have relationships. Today, **CreditConnection** dealers can communicate electronically with some of the largest financial institutions, finance companies and captive...

...embeds LendingTree's credit request forms. Using LendingTree's unique filtering technology and CMSI's **CreditConnection** service and network, the credit request is automatically sent to the lenders that can provide...

...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, BancOne, Wells Fargo, The Associates, Wachovia, and WFS Financial among others. CMSI also developed and operates **CreditConnection** (R), a combined electronic

21/3,K/108 (Item 19 from file: 649)  
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02661405 SUPPLIER NUMBER: 53720387 (USE FORMAT 7 or 9 FOR FULL TEXT)  
CMSI Announces New Internet Lending Solution for Dealerships;  
**CreditOnline**(R) Allows Dealers to Tap New Source of Pre-Approved Leads.  
PR Newswire, 9468  
Feb 8, 1999  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 889 LINE COUNT: 00080

... credit application can be routed electronically to any one of the lenders on CMSI's **CreditConnection** (R) network. The credit application will be loaded directly into the lender's credit underwriting system. At present, there are 22 lenders live on the **CreditConnection** service, including AmeriCredit, Bank of America, Bank One, Compass, GMAC, Key AutoFinance, NationsBank, NMAC, Wachovia...

...The application can be automatically faxed to lenders who are not yet part of the **CreditConnection** network. Once the decision reaches the dealership, CreditOnline can inform the consumer electronically with dealer ...

...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R) is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, The Associates, Wachovia, WFS Financial, and Nellie Mae, among others. In July 1996, CMSI's subsidiary, Credit Connection, Inc., introduced the **CreditConnection** (R), a combined electronic network and service which electronically connects auto dealers with multiple financing ...

21/3,K/109 (Item 20 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02632118 SUPPLIER NUMBER: 53427090 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**CMSI Delivers Customized Auto Lending Solution to Sovereign Bancorp In Record Time.**  
PR Newswire, 2022  
Dec 17, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 772 LINE COUNT: 00071

TEXT:

**CreditRevue** 's Rapid Loan Decisioning Capabilities to Help Sovereign Grow

... Bancorp, Inc. (Nasdaq: SVRN) (\$22.4 billion), headquartered in Wyomissing, PA, has selected CMSI's **CreditRevue** (R) Unix-based system to support the bank's rapidly growing indirect automobile lending business. **CreditRevue** automates the indirect lending process by retrieving credit reports, scoring applications, booking loans and printing loan checks. In addition, **CreditRevue** provides state-of-the-art loan analysis and risk management capabilities.

"Sovereign's objective is...

...20 percent or more a year through aggressive expansion of our dealer network. CMSI's **CreditRevue** helps us attract dealers to our network by offering them exceptional turnaround time and a...

...emphasis its ability to provide dealers with the personalized service typical of a community bank. "**CreditRevue** supports Sovereign's strategy of providing our dealers with customized service. The system is both...

...needs," said Campanelli.

Sovereign relied on CMSI to provide them with a customized version of **CreditRevue** very quickly. "We really had to accelerate the automation of indirect auto lending to successfully...

...term relationship between Sovereign and CMSI. "CMSI has a very active, ongoing investment in improving **CreditRevue** 's functionality. They know the indirect lending business and they are committed to it. CMSI...

...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** , is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, The Associates, Wachovia, WFS Financial, and Nellie Mae, among others. In July 1996, CMSI's subsidiary, Credit Connection, Inc., introduced the **CreditConnection** (R), a combined electronic network and service which electronically connects auto dealers with multiple financing ...

21/3,K/110 (Item 21 from file: 649)  
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02627463 SUPPLIER NUMBER: 53384404 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**Micros-to-Mainframes, Inc. Selected as Mortgage Lenders Network, Inc. Strategic Technology Partner.**

Business Wire, 1017

Dec 11, 1998

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 824      LINE COUNT: 00076

... through five retail offices that offer mortgages directly to homeowners under the name of Family **CreditConnection** . The Company also services loans for its own securitizations and for others on a fee...

21/3,K/111      (Item 22 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

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02623557      SUPPLIER NUMBER: 53354211      (USE FORMAT 7 or 9 FOR FULL TEXT)

**Student Loan Finance Corporation to Expand Loan Offerings; CMSI's**

**CreditRevue to Play Key Role in Loan Origination.**

PR Newswire, 1635

Dec 4, 1998

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 531      LINE COUNT: 00049

**Student Loan Finance Corporation to Expand Loan Offerings; CMSI's**

**CreditRevue to Play Key Role in Loan Origination.**

TEXT:

...announced that Student Loan Finance Corporation has entered into a license agreement for CMSI's **CreditRevue** (R) for Student Lending system.

... Steve Kohles, Student Loan Finance's Vice President, Planning and Administration. "We selected CMSI's **CreditRevue** for Student Lending in part for the built-in flexibility that will allow us to...

...business goals. We look forward to working with them to ensure that the implementation of **CreditRevue** for Student Lending supports their mission with regard to customer service and business expansion."

About...

...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** , is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, The Associates, Wachovia, WFS Financial, and Nellie Mae, among others. In July 1996, CMSI's subsidiary, Credit Connection, Inc., introduced the **CreditConnection** (R), a combined electronic network and service which electronically connects auto dealers with multiple financing ...

21/3,K/112      (Item 23 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

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02616446      SUPPLIER NUMBER: 53246766      (USE FORMAT 7 or 9 FOR FULL TEXT)

**CMSI and ADP Partnership Provides First Electronic Link in Canada Between an Auto Dealer and Bank Via the Internet.**

PR Newswire, 7562

Nov 20, 1998

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 968      LINE COUNT: 00087

... Data Processing (ADP) Dealer Services announced today that Bank of

Montreal has implemented CMSI's **CreditConnection** (R) to electronically process indirect automobile lending transactions. CMSI, together with ADP and Bank of...

...the system, a dealership employee enters the particulars of the proposed transaction into CMSI's **CreditConnection** software. Using CMSI's **CreditConnection**, the dealership then electronically transmits the proposed transaction over the Internet to Cebra, which maps...

...with the Bank of Montreal's loan decisioning system. Once a loan decision is reached, **CreditConnection** automatically delivers the decision back to the dealer, again over the Internet.

Bank of Montreal...

...selected the most cost-efficient and easy-to-use electronic connection. "We chose CMSI's **CreditConnection** and ADP because they currently deliver the best value-added service for meeting both the...

...the banks' goals," said Legge. "By forming a seamless environment between the dealer and ADP, **CreditConnection** provides a quick turnaround service to the dealer."

"The Internet is essential in making this...

...added Ken Jennings, Vice President of Marketing at ADP. "Even in rural or remote areas, **CreditConnection** will allow dealerships to use their Internet connection and thereby minimize their communication costs."

For...

...dealers with an electronic credit approval system," said Peter Leger, CMSI President and COO. "The **CreditConnection** /ADP alliance brings value to the bank, provides service to its auto dealers, and ultimately...

...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, The Associates, Wachovia, and WFS Financial, among others. In July 1996, CMSI's subsidiary, Credit Connection, Inc., introduced the **CreditConnection**, a combined electronic network and service which electronically connects auto dealers with multiple financing sources...

21/3,K/113 (Item 24 from file: 649)  
DIALOG(R) File 649:Gale Group Newswire ASAP(TM)  
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02593350 SUPPLIER NUMBER: 53146596 (USE FORMAT 7 or 9 FOR FULL TEXT)  
CreditConnection Now Offers Auto Dealers Online Enrollment; Faster  
Financing Is As Close As Your PC.  
PR Newswire, 2426  
Oct 29, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 707 LINE COUNT: 00065

CreditConnection Now Offers Auto Dealers Online Enrollment; Faster  
Financing Is As Close As Your PC.

TEXT:

Dealers Enrolling Through [www.creditconnection.com](http://www.creditconnection.com) Receive Free  
Trial Offer  
COLUMBIA, Md., Oct. 29 /PRNewswire/ -- In a move to make its

**CreditConnection** (R) service more easily available to dealers nationwide, Credit Management Solutions, Inc. (CMSI -- Nasdaq: CMSS) has unveiled a new **CreditConnection** website, [www.creditconnection.com](http://www.creditconnection.com). **CreditConnection** is a combined electronic network and service which electronically connects third-party credit originators, such...

...online, in addition to providing instant access to product information and an online demonstration of **CreditConnection**. Now, for the first time ever, dealers interested in **CreditConnection** can visit the site to learn more about the service, and when ready to enroll...

...service in as little as 10 minutes.

For a limited time only, dealers enrolling in **CreditConnection** through the website, only, will have no monthly fees until February 1999.

"This new site lets dealers learn about the benefits

**CreditConnection** brings to the dealership -- and even allows them to sign up for the service -- at...

...have added this new enrollment method to streamline the process to real-time electronic entry."

**CreditConnection** gives dealers electronic connectivity to their financing sources' application processing systems. Dealers simply input application data into their **CreditConnection** system, choose the lenders they'd like to receive the application, and push a button to submit the application. **CreditConnection**'s high-speed electronic links transmit the data through **CreditConnection**'s host computer in Columbia, Md. to the various financing sources the dealer has chosen. When a **CreditConnection** lender is chosen, the application data is loaded electronically into the lender's credit evaluation...

...dealer. Decisions, including all associated comments, can be returned to the dealer in minutes through **CreditConnection**. Currently, 20 lenders are live on the **CreditConnection** service, including national and regional banks, as well as two of the major captive automotive...

...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, The Associates, Wachovia, and WFS Financial, among others. In July 1996, CMSI's subsidiary, Credit Connection, Inc., introduced the **CreditConnection** (R), a combined electronic network and service which electronically connects auto dealers with multiple financing...

21/3,K/114 (Item 25 from file: 649)

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02565283 SUPPLIER NUMBER: 53054452 (USE FORMAT 7 or 9 FOR FULL TEXT)

**CMSI Announces Appointment of New President.**

PR Newswire, 3287

Oct 5, 1998

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 682 LINE COUNT: 00061

... software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, The Associates, Comerica, Wachovia, and WFS Financial, among...

21/3,K/115 (Item 26 from file: 649)  
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02558779 SUPPLIER NUMBER: 53028953 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**Tokai Financial Extends Its Outsourcing of Small-Ticket Leasing Services to Include Financial Institutions.**  
PR Newswire, 7796  
Sept 25, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 730 LINE COUNT: 00066

TEXT:

CMSI's **CreditRevue** Maestro to Play Critical Role in Growth of the Business

... Management Solutions, Inc. (CMSI) (Nasdaq: CMSS) announced that Tokai Financial Services, Inc. (TFS) is using **CreditRevue** (R) Maestro to provide credit decisioning capabilities to support the rapid growth of its small...

...base include originating leases, underwriting credit applications, and booking and servicing the leases through termination. **CreditRevue** Maestro provides the links to consumer credit bureaus and Dun & Bradstreet, calculates and sums the...

...Furthermore, TFS expects to increase the \$75,000 limit as well in the near future.

**CreditRevue** Maestro has played a critical role in allowing TFS to win new business, especially in the financial services area. "Without **CreditRevue** Maestro, we would have a difficult time convincing these large financial institutions to do business...

...limit of \$20,000 would not have cut it."

In addition to decisioning larger transactions, **CreditRevue** Maestro allows TFS to render a loan decision more quickly. As in other types of...

...Phalle. "It's absolutely critical to our customers that we can process these applications quickly."

"**CreditRevue** Maestro further demonstrates CMSI's leadership in the credit decisioning business," commented James DeFrancesco, CMSI's President and CEO. "We're pleased that we were able to deliver **CreditRevue** Maestro, a customized version of **CreditRevue**, to support Tokai's very specific business needs."

Founded in 1987 and headquartered in Columbia...

...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue**, is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, Comerica, Wachovia, and WFS Financial, among others. In July 1996, CMSI's subsidiary, Credit Connection, Inc., introduced the **CreditConnection** (C), a combined electronic network and service which electronically connects auto dealers with multiple financing...

21/3,K/116 (Item 27 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02547044 SUPPLIER NUMBER: 21104918 (USE FORMAT 7 or 9 FOR FULL TEXT)

**Royal Bank of Canada to Enter Indirect Auto Lending Arena; CMSI's  
CreditRevue Plays Key Role in Building New Business and New Revenue  
Stream**

PR Newswire, p908PHTU006

Sep 8, 1998

LANGUAGE: English            RECORD TYPE: Fulltext

WORD COUNT: 906            LINE COUNT: 00083

**Royal Bank of Canada to Enter Indirect Auto Lending Arena; CMSI's  
CreditRevue Plays Key Role in Building New Business and New Revenue  
Stream**

TEXT:

...Canada's largest bank, Royal Bank of Canada (245 billion Canadian), has implemented CMSI's **CreditRevue** (R) 2000 UNIX-based software system to support the bank's indirect automobile lending services.

... to finance their automobile purchases directly at the dealership rather than at a bank branch. **CreditRevue** automates the indirect lending process by retrieving credit reports, scoring applications, booking loans, and printing loan checks. In addition, **CreditRevue** provides loan analysis and risk management capabilities.

According to Alberta Cefis, Royal Bank of Canada...

...that Royal Bank enter the indirect lending business as quickly as possible. Installing CMSI's **CreditRevue** , rather than developing their own system, allowed Royal Bank to meet their speed-to-market...

...the bank is critical to successfully enter this new business. "If we didn't have **CreditRevue** , we couldn't guarantee the service levels and the quick turnaround to the dealers that we need to be competitive," said Cefis. **CreditRevue** allows Royal Bank to provide dealers a lending decision in two hours or less, she said.

Although Royal Bank has been using **CreditRevue** only since May 25, they are already reaping benefits, said Suzanne Haddad, Vice President of ...

...which helps the bank better manage their indirect lending business. For example, Royal Bank uses **CreditRevue** to analyze the quantity and quality of loan applications by dealer.

Another major benefit of **CreditRevue** is that Royal Bank can support the high volume of loans that indirect lending will...

...dealer finance center will be able to handle 50 to 100 applications per day with **CreditRevue** , compared with only 8-12 applications per day without **CreditRevue** .

As CMSI's first Canadian customer, Royal Bank required additional customization. For example, in addition...

...DeFrancesco, CMSI's President and CEO. "We're pleased that Royal Bank of Canada chose **CreditRevue** to help facilitate its quick entry into indirect lending very quickly and contribute to the...

...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** , is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, Comerica, Wachovia, and WFS Financial, among others. In July 1996, CMSI's subsidiary, Credit Connection, Inc., introduced the **CreditConnection** (C), a combined electronic network and service which electronically connects auto dealers with multiple financing...



21/3,K/117 (Item 28 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02543825 SUPPLIER NUMBER: 21074966 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**CMSI Announces CreditRevue Agreement With AT&T**  
PR Newswire, p828PHF020  
August 28, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 327 LINE COUNT: 00033

**CMSI Announces CreditRevue Agreement With AT&T**

TEXT:

...that AT&T has entered into a \$2.1 million license agreement for CMSI's **CreditRevue** (R) credit origination software. AT&T will use the **CreditRevue** system for the credit evaluation of commercial business customers.  
... to major financial institutions, non-bank financial companies, and other credit grantors. Its flagship product, **CreditRevue**, is an automated credit origination and processing system. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, The Associates, Comerica, Wachovia, and WFS Financial. In July 1996, CMSI's subsidiary, Credit Connection, Inc., introduced **CreditConnection** (R), a service that electronically connects credit originators, such as auto dealers, with multiple financing...

21/3,K/118 (Item 29 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02512209 SUPPLIER NUMBER: 20761518 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**CMSI and Dun & Bradstreet Unveil Small Business Portfolio Monitoring Service; Unique Solution Enables Creditors to Track Changes in Portfolio**  
PR Newswire, p608PHM011  
June 8, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 641 LINE COUNT: 00071

... software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, Comerica, Wachovia, and WFS Financial, among others. In July 1996, CMSI's subsidiary, Credit Connection, Inc., introduced the **CreditConnection** (R), a combined electronic network and service which electronically connects auto dealers with multiple financing...

21/3,K/119 (Item 30 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02508126 SUPPLIER NUMBER: 20612493 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**Outsource Financial Opens State-of-the-Art Consumer Loan Call Center with CMSI's Credit Automation Solutions**  
PR Newswire, p519PHTU028  
May 19, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 702 LINE COUNT: 00079

TEXT:

**CreditRevue 2000 and CreditConnection**

Play Key Role in Automating Loan

... new and innovative concept in consumer lending -- will automate its call center with CMSI's **CreditRevue 2000(R)** and **CreditConnection (R)** software. The industry's most advanced, comprehensive and flexible credit automation solution, **CreditRevue 2000** enables consumer lenders to maximize profitability through more knowledgeable decision-making, faster turnaround and improved productivity. CMSI's **CreditConnection** is the first online, real-time connection that closes the electronic loop between third-party...

...s loan officers -- who each have an average of 20 years banking experience -- will use **CreditRevue 2000** as a loan decisioning platform. Underwriting criteria, he added, will be tailored exactly to...

...loan documentation branded with their names and logos.

Outsource Financial expects to go live on **CreditRevue**

2000 this summer, at which time it can also interface to CMSI's **CreditConnection**. With **CreditConnection**, credit applications and related information that are keyed in by car dealerships will be automatically routed, via **CreditConnection**'s computer switch, to Outsource Financial's **CreditRevue 2000** system. The system will then process the applications based upon the lender's underwriting criteria and transmit the loan decision back to the car dealer in under five minutes.

"**CreditConnection** linked to **CreditRevue**

2000 will allow us to deliver credit decisions in a fraction of the time required...

...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue**, is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, Comerica, Wachovia, and WFS Financial, among others. In July 1996, CMSI's subsidiary, Credit Connection, Inc., introduced the **CreditConnection**, a combined electronic network and service which electronically connects auto dealers with multiple financing sources...

21/3,K/120 (Item 31 from file: 649)

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02498900 SUPPLIER NUMBER: 20177093 (USE FORMAT 7 or 9 FOR FULL TEXT)

**CMSI to Litigate Contract Dispute with THE MONEY STORE**

PR Newswire, pl26PHM024

Jan 26, 1998

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 609 LINE COUNT: 00056

... software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue (R)**, is a credit origination and processing system used by financial institutions to automate and speed the processing and decisioning of all types of consumer loan products. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, The Associates, Comerica, Wachovia, and WFS Financial, among...

21/3,K/121 (Item 32 from file: 649)

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02416896      SUPPLIER NUMBER: 19741788      (USE FORMAT 7 or 9 FOR FULL TEXT)  
**GMAC Supports Online Credit Processing With Credit Connection.**  
Business Wire, p9101329  
Sep 10, 1997  
LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT: 716      LINE COUNT: 00068

... software and services to major financial institutions and non-bank financial companies. Its flagship product **CreditRevue** (R), is an origination and processing system. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, The Associates, U.S. Bank, Wachovia, First Merchants...

21/3,K/122      (Item 33 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02402893      SUPPLIER NUMBER: 19649032      (USE FORMAT 7 or 9 FOR FULL TEXT)  
**AnyTime Access and CMSI Sign Joint Marketing Agreement**  
PR Newswire, p806PHW031  
August 6, 1997  
LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT: 883      LINE COUNT: 00083

... COLUMBIA, Md., Aug. 6 /PRNewswire/ -- Credit Management Solutions, Inc. (Nasdaq: CMSS) (CMSI) announced today that **CreditRevue** (R), its premier credit processing automation and risk management system, will be supporting an innovative...

...Columbia, Maryland.

The partnership will enable AnyTime Access' call center customers to take advantage of **CreditRevue** 's proven robust decisioning features, as well as give them access to Credit Connection. In...

...best products in areas that compliment ours," said Scott Freiman, Executive Vice President, CMSI. "Using **CreditRevue** in a service bureau environment, AnyTime Access will be able to provide the same power...  
...all institutions, regardless of size, that previously were enjoyed only by large financial institutions using **CreditRevue** in-house."

"We're excited about the possibilities that AnyTime Access and CMSI can jointly...

...marketplace," said Tom Bollum, President and Chief Executive Officer, AnyTime Access. "The combined capabilities of **CreditRevue** and our call center will benefit financial institutions that need to provide 24-hour consumer...

...give us the ability to grow faster and help us gain market share," said Bollum. "**CreditRevue** is a robust platform that allows for a high volume of transactions, and it has...

...configure the software for each institution individually, within a framework that's fast and efficient."

**CreditRevue** , which will be installed at AnyTime Access by year end, is expected to dramatically cut turnaround time on The Lending Center's loan decisions, currently provided within an hour. "With **CreditRevue** , 50 percent of our existing loan volume should be handled during a single call in...

...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** , is a credit

origination and processing system. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, The Associates, Comerica, Wachovia, and WFS Financial. In...

21/3,K/123 (Item 34 from file: 649)

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02360316 SUPPLIER NUMBER: 19339493 (USE FORMAT 7 or 9 FOR FULL TEXT)

**CMSI Expects First Quarter Revenues at \$3.8 Million; Net Loss As Anticipated**

PR Newswire, p423PHW059

April 23, 1997

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 726 LINE COUNT: 00068

... software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is an automated credit origination and processing system. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, The Associates, U.S. Bank, Wachovia, and WFS...

21/3,K/124 (Item 35 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

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02356059 SUPPLIER NUMBER: 19311669 (USE FORMAT 7 or 9 FOR FULL TEXT)

**Credit Connection Arrives At Nissan Dealers**

PR Newswire, p415NYTU158

April 15, 1997

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 954 LINE COUNT: 00089

... software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is a origination and processing system. **CreditRevue** clients include NationsBank, Banc One, Wells Fargo, The Associates, U.S. Bank, Wachovia, First Merchants...

21/3,K/125 (Item 36 from file: 649)

DIALOG(R)File 649:Gale Group Newswire ASAP(TM)

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02351713 SUPPLIER NUMBER: 19281741 (USE FORMAT 7 or 9 FOR FULL TEXT)

**KeyCorp to Use CMSI's Credit Connection to Electronically Route and Process Auto Loan Applications**

PR Newswire, p404NYF041

April 4, 1997

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 575 LINE COUNT: 00054

... software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is a state-of-the-art credit origination and processing system. **CreditRevue** clients include NationsBank, Wells Fargo, The Associates, U.S. Bank, Wachovia, First Merchants Acceptance Corporation...

21/3,K/126 (Item 37 from file: 649)

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02331539 SUPPLIER NUMBER: 19160084 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**CMSI and Dun & Bradstreet Sign Agreement to Develop OneScore**  
PR Newswire, p226NYW019  
Feb 26, 1997  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 626 LINE COUNT: 00060

... software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is a credit origination and processing system. **CreditRevue** clients include NationsBank, Wells Fargo, The Associates, U.S. Bank, Wachovia, First Merchants Acceptance Corporation...

21/3,K/127 (Item 38 from file: 649)  
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02316074 SUPPLIER NUMBER: 19085012 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**CMSI Reports Fourth Quarter and 1996 Results**  
PR Newswire, p203NYM078  
Feb 3, 1997  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 950 LINE COUNT: 00132

... with 1996 results. From our current position, we can work to continue to expand our **CreditRevue** (R) customer base while we deploy Credit Connection(R), which will generate transaction-based revenue...

...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is an automated credit origination and processing system. **CreditRevue** clients include NationsBank, BancOne, Wells Fargo, The Associates, U.S. Bank, Wachovia, First Merchants Acceptance...

21/3,K/128 (Item 39 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02313803 SUPPLIER NUMBER: 19070945 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**CMSI Says 1996 Revenue Jumped More Than 35% to \$14 Million Range;**  
**Anticipates Positive Earnings for Year;**  
PR Newswire, p130NYTH025  
Jan 30, 1997  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1605 LINE COUNT: 00147

... very limited transaction-based fees. "In 1997, we expect this source of revenue will grow."

**CreditRevue** Plans Include Service-Bureau Product in 1997  
The company's core product, **CreditRevue**, analyzes credit applications for lending institutions. "Our **CreditRevue** customers include some of the largest financial institutions in the United States, including NationsBank Corp., BancOne, and Wells Fargo Bank. In addition, for over a year **CreditRevue** has been licensed to a joint venture between AirTouch Cellular, Inc. and US West New Vector Group, Inc. for use in a high-volume telecommunications application.

"Our target market for **CreditRevue** licenses includes the 1,000

largest banks and financial institutions in the country, as well...  
...our market penetration. In 1997, we will be introducing a new service-bureau version of **CreditRevue** that is designed to reduce configuration and installation time and provide more flexible pricing and product options to appeal to an even broader target market," DeFrancesco said.

Licenses of **CreditRevue** have been the source of almost all of the company's revenues since 1987. In...

...Dealer Financial Services, a subsidiary of Barnett Banks, was the first institution not using our **CreditRevue** credit management software to complete the enrollment in Credit Connection."

DeFrancesco added, "NADA is an...software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is an automated credit origination and processing system. **CreditRevue** clients include NationsBank, BancOne, Wells Fargo, The Associates, U.S. Bank, Wachovia, First Merchants Acceptance...

21/3,K/129 (Item 40 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02308571 SUPPLIER NUMBER: 19046243 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**ADP and CMSI Partner To Offer Credit Connection For Instant Automotive Financing.**  
Business Wire, p1210155  
Jan 21, 1997  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 880 LINE COUNT: 00081

... software and services to major financial institutions and non-bank financial companies. Its flagship product, **CreditRevue** (R), is a state-of-the-art credit origination and processing system. **CreditRevue** clients include NationsBank, Wells Fargo, The Associates, U.S. Bank, Wachovia, First Merchants Acceptance Corporation...

21/3,K/130 (Item 41 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02105912 SUPPLIER NUMBER: 17599570 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**The Associates selects credit evaluation System; TranSouth Financial Services Division chooses CMSI's CreditRevue for specialized auto lending operations.**  
Business Wire, p11101015  
Nov 10, 1995  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 366 LINE COUNT: 00042

**The Associates selects credit evaluation System; TranSouth Financial Services Division chooses CMSI's CreditRevue for specialized auto lending operations.**

TEXT:

DALLAS--(BUSINESS WIRE)--Nov. 10, 1995--Credit Management Solutions, Inc. (CMSI) announced today that its **CreditRevue** credit automation and processing software has been selected by a unit of The Associates for...  
... and fund processing.

Jim DeFrancesco, President of CMSI, commented, "Significant players

in automobile lending select **CreditRevue** because of the system's capability to improve operational efficiency and increase performance in the...

...include Boatmen's Bancshares, Integra Financial Corporation, NationsBank, U.S. Bank, Wachovia and Western Financial.

**CreditRevue** 's analysis of credit bureau data, statistically-based scoring and the bank's lending guidelines...

...nearly automatic approval on many applications and reduces the risk of bad loans. Easily customized, **CreditRevue** can be pre-programmed with any individual lender's credit criteria, enabling banks to process more applications and identify new business.

**CreditRevue** displays a complete picture of an applicant's credit history -- including liens or lawsuits -- and...

...Additional value verification is available through integration with the VINAudit and AUTOVal capabilities from Vintek.

**CreditRevue** is a UNIX-based system which enables many mid- to large-size financial institutions to...

21/3,K/131 (Item 42 from file: 649)  
DIALOG(R) File 649:Gale Group Newswire ASAP(TM)  
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02072662 SUPPLIER NUMBER: 17238233 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**CMSI Integrates Fax-based Server With Credit Evaluation System CreditRevue**  
**With AIFP's HOST-FAX System Offers Immediate Decisions for High Volume**  
**Consumer Lenders.**

Business Wire, p8251045

August 25, 1995

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 403 LINE COUNT: 00043

**CMSI Integrates Fax-based Server With Credit Evaluation System CreditRevue**  
**With AIFP's HOST-FAX System Offers Immediate Decisions for High Volume**  
**Consumer Lenders.**

TEXT:

...BUSINESS WIRE)--Aug. 25, 1995--Credit Management Solutions, Inc. announced today the integration of its **CreditRevue** credit automation and processing software with the HOST-FAX fax server system to give users...  
... deliver business documents. The system is used by large financial institutions nationwide.

The combination of **CreditRevue** and HOST-FAX enables indirect lending departments to decrease the time and cost of transmitting decisions to dealers. An application is received and entered into **CreditRevue** for processing. All necessary credit bureau pulls and scoring are applied. When a decision is...

...are developing a paperless system whereby applications are received by fax server, scanned, entered into **CreditRevue** from a split screen, and then transmitted back to the dealer.

Jim DeFrancesco, President of...

...Bancshares, Integra Financial Corporation, NationsBank, U.S. Bank, Wachovia and Western Financial. In addition to **CreditRevue** for centralized loan processing, which runs on a UNIX operating system, CMSI offers CrossSell for...

21/3,K/132 (Item 43 from file: 649)  
DIALOG(R)File 649:Gale Group Newswire ASAP(TM)  
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02054369 SUPPLIER NUMBER: 17268252 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**Supercommunity" Bank Speeds Car Loans to Consumers Pennsylvania's Dauphin  
Deposit Bank Adopts CMSI's CreditRevue System.**  
Business Wire, p7171098  
July 17, 1995  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 641 LINE COUNT: 00069

**Supercommunity" Bank Speeds Car Loans to Consumers Pennsylvania's Dauphin  
Deposit Bank Adopts CMSI's CreditRevue System.**

TEXT:

...their loan papers are ready to sign. The speedy loan evaluation and processing software is **CreditRevue** developed by Credit Management Solutions, Inc. (CMSI). Its extensive database generates clear-cut credit profiles...

... provide outstanding service to car buyers and dealers," states Steven Bohn, Dauphin Deposit product manager. "**CreditRevue** gives us the most robust solution possible. It has all the integral parts we need for credit decision-making within our day-to-day workflow."

**CreditRevue** will take much of the paperwork out of Dauphin Deposit's day-to-day car...

...making car loans. When we concentrate our efforts, we become more effective," says Bohn.

With **CreditRevue**, the bank will automate an intensively manual car loan process. Currently, the bank requests credit...

...rejections are sent out -- manually. And rejected contracts are pulled out of the system -- manually.

**CreditRevue** is also highly adaptable, says Dauphin Deposit's Bohn. The bank intends to capitalize on **CreditRevue**'s easily customized approach to expand its customer base. "We're designing the ability to...

...lines of credit, our debit card, and other offerings," notes Bohn. Staff time freed by **CreditRevue**'s automation will be re-directed toward increasing profitability in such cross-sell activities.

**CreditRevue** promises to make Dauphin Deposit more effective in another critical area: fairness. "Because **CreditRevue** treats applications uniformly, it will help ensure that we are consistent in how we make...

...all customers.

In addition to presenting an applicant's credit history -- including liens or lawsuits -- **CreditRevue** offers a number of optional features to aid in credit evaluation. These include cross-referencing...

...used as collateral.

CMSI's comprehensive knowledge of the automobile lending industry is what makes **CreditRevue** so useful to Dauphin Deposit and other banks, according to CMSI President James DeFrancesco. CMSI...

...Bancshares, Integra Financial Corporation, NationsBank, U.S. Bank, Wachovia and Western Financial. In addition to **CreditRevue** for centralized loan processing, which runs on a UNIX operating system, CMSI offers CrossSell for telemarketing and loan-by-phone. Together, **CreditRevue** and CrossSell address the consumer lending industry's need to attract more business while improving...



21/3,K/133 (Item 44 from file: 649)  
DIALOG(R) File 649:Gale Group Newswire ASAP(TM)  
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01304322 SUPPLIER NUMBER: 06981427 (USE FORMAT 7 or 9 FOR FULL TEXT)  
**Innovative credit processing and management system debuts to financial community at Consumer Bankers Association convention.** ( CreditRevue)  
PR Newswire, 0919DC015  
Sept 19, 1988  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 608 LINE COUNT: 00063

**Innovative credit processing and management system debuts to financial community at Consumer Bankers Association convention.** ( CreditRevue)  
COLUMBIA, Md., Sept. 19 /PRNewswire/ -- **CreditRevue** , an automated credit processing system that allows a bank to approve a loan before the...

...29.

Providing banks with the resources to process consumer loans expeditiously and become more competitive, **CreditRevue** is an innovative credit processing system that provides simultaneous application processing, credit bureau access, credit scoring and analysis.

**CreditRevue** successfully completed its pilot implementation at Perpetual Savings Bank, Alexandria, Va., the largest thrift institution...  
...apply for a loan, and have the loan approved or declined before hanging up.

Using **CreditRevue** during the pilot program, Perpetual increased its consumer loan volume by nearly 50 percent. Typically...

...a decision provided within 15 minutes.

According to John Walsh, senior vice president of Perpetual, "**CreditRevue** helps make consumer lending faster and more convenient. It has given us a way to...

...and to help increase the bank's overall productivity and efficiency.

"As a management tool, **CreditRevue** also gives us the ability to measure our productivity and performance. It has enormous tracking and reporting capabilities," said Walsh.

The **CreditRevue** system automates the entire credit processing environment from data entry to loan disbursement. All the...

...functions of credit processing are automatically tracked, controlled, supported and maintained by the system.

With **CreditRevue** , a bank has the option of giving customers instant loan approval over the phone. Loan...

...a credit analyst for further review, ensuring credit policy control and conformity..

"The innovation of **CreditRevue** essentially redefines the standard for credit processing," said James DeFrancesco, president of CMSI.

Offering increased...

...and control, the system also supports document generation, application tracking and management reporting. In addition, **CreditRevue** automatically cross-approves and cross-sells multiple bank products to qualified customers.

"We've designed and tested **CreditRevue** over the past four years in an actual high-volume credit environment with the needs...

...demands of the market, flexible to bank management's credit policy requirements and cost-effective."

**CreditRevue** , the initial offering of CMSI, is marketed through

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direct sales and relationships with hardware vendors...

...financial industry's needs for fully integrated credit processing standards.

-0- 9/19/88

/NOTE: **CreditRevue** is a trademark of CMSI./

/CONTACT: Bob Skalstad of CMSI, 301-740-1000 or 800...

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